

# SPOTLIGHT

NOVEMBER 2022



**American Income  
National Income**  
life insurance companies

**TOP PRODUCERS  
COUNCIL**

**2022**

# GROWING INTO LEADERSHIP MINUTE BY MINUTE



**Steve Greer**  
Chief Executive Officer  
American Income Life &  
National Income Life Divisions

*Growing, for leaders, is like oxygen to a deep-sea diver. Without learning and growing, leaders die in terms of their effectiveness. – Ken Blanchard*

The transition from individual producer to a developing leader comes with a learning curve. That's the reason AIL-NILICO places such a premium on leadership development, training, and mentorship. If you aren't on the leadership career path (yet), keep reading anyway; there's info here you may be able to use!

One of the first things a new leader must understand is that just because you were good at your job before you were promoted, doesn't automatically mean leadership will come naturally to you. Having that experience is helpful, for sure, but only in the sense that you

know what it takes to for the people you lead to achieve success; what skills they must learn. It will also give you credibility and the ability to relate to your team because you aren't asking them to do anything you haven't already done yourself. But, your sales successes alone won't make you a GOAT leader.

New leaders often find it challenging to hold people accountable, especially how to approach them when a change is needed to help them stay on track to achieve the level of success they're looking for. In some cases, those you're leading today may have been your best buddies yesterday. It's a delicate balance but one that is crucial to establish and maintain. This is where a good mentor can help you; mine introduced me to *The One Minute Manager* by Ken Blanchard and Spencer Johnson. This is a little book you can easily read in a sitting. I just finished rereading it.

The "One Minute" method to managing people talks about three management techniques that take as little as a minute but aim at helping the leader increase the team's performance, ownership (which leads to accountability), and motivation.

Using this method, the conversation should consist of three parts:

1. **One Minute — Establish (or review/revise) goals based on collaboration.** It can't be said enough: if you don't have clear

goals, how can you expect to hit them? Once goals are established and a plan is made to achieve them, expectations are clear to both sides. It will also make it clear to both sides if performance is falling short of expectations to reach those goals.

2. **One Minute — Praise, reinforce, and encourage.** As it says in the book, "Help people reach their potential — catch them doing something right." People who feel good about themselves produce good results.
3. **One Minute — Re-Directs.** I prefer to call these 'areas of opportunity.' You can't just hammer somebody with what they did wrong and honestly expect them not to just shut down. On the other hand, praising people doesn't really work if it's not in combination with useful feedback to help them overcome any difficulties and stay on track to meet their goals. Calling attention to these 'areas of opportunity' help people get back on track faster.

Yes, this approach is a bit simplistic ... but it's a good place for a new leader to start. The simple structure can help keep this sort of conversation structured and on topic. And remember when I said this info could be useful even if you aren't a leader? The One Minute technique can be adapted remarkably well when it comes to parenting. You're welcome. ☺

## SPOTLIGHT

**ARC.AllLife.com/Spotlight.aspx**  
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## NEWS

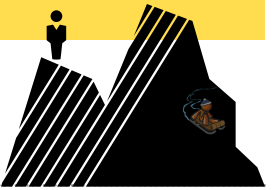
## NOVEMBER 2022

VOL. 55 NO. 11

### SGA Career Track

#### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



### Required Retention Rate

**Effective Jan. 1, 2022**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **74.0%**  
Net to Gross: **80%**

### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Thursday 12/22 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 12/28**. eApp business excluded from the 7 day hold should be uploaded by **Friday 12/30 before 4:30 p.m. CST** to count for **December** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

**\$9,824,463**

**in total BONUSES were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Pages 38-44**.

**\$8,949,463**

**in total October RENEWALS were paid out in November to 5,617 total agents.**

**SPOTLIGHT DIGITAL**  
is now on the web!  
[Spotlight.AILAgents.com](https://Spotlight.AILAgents.com)  
Username: **AIL** | Password: **allin2022!**  
See your SGA or manager if you need assistance.

**\* Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2023 Awards Presentation are: the top SGA per category from Categories I-XII based on Net ALP Growth (minimum 15%) and Cat XIII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2023 Convention Qualifications online at [ARC.AllLife.com](https://ARC.AllLife.com) or [ARC.NILife.com](https://ARC.NILife.com). **Check your production!** If there is an asterisk by your position, you could be on your way to stay at **The Grand at Moon Palace in Cancun, Mexico**. The convention will be held **May 3-6, 2023**.



**LOOK FOR ME!**

# ANNIVERSARIES

## 40 YEARS OF SERVICE

Josh Chalom, SGA  
Jim Surace, SGA

## 39 YEARS OF SERVICE

Cindy Furer, SGA

## 36 YEARS OF SERVICE

Irene Rurycz, PR

## 35 YEARS OF SERVICE

Billy Sauers, PR

## 34 YEARS OF SERVICE

Erik Graham, AGT

## 31 YEARS OF SERVICE

Rona Pileggi Spano, PR

## 29 YEARS OF SERVICE

Robin Andrade, PR

Chris La Fond, RGA

## 28 YEARS OF SERVICE

Laurie Gruber, PR

## 23 YEARS OF SERVICE

Mark Gagliardi, PR

## 22 YEARS OF SERVICE

Arthur Westergren, AGT

## 21 YEARS OF SERVICE

JT Tasker, PR

## 19 YEARS OF SERVICE

Eric LaBossiere, AGT

Mike Sukhbaatar, AGT

## 17 YEARS OF SERVICE

Sabrina Lloyd, SGA

## 15 YEARS OF SERVICE

Kevin Holtz, SGA

Karen Sessing, AGT

Amy Shui, AGT

## 14 YEARS OF SERVICE

Justin Adams, RGA

Dee Hettinger, PR

Lacy Martin, PR

Lleison Martinez, AGT

Eddie Pourjalali, AGT

Bruce Viaje, RGA

## 13 YEARS OF SERVICE

Yemi Akinade, SGA

Jose Rubio, AGT

Patrena Smith, PR

## 12 YEARS OF SERVICE

Brian Jerome, RGA

Marc Salvaggi, SGA

## 11 YEARS OF SERVICE

Michael Gerstein, RGA

Hakan Ozalpasan, AGT

Hector Sartori, AGT

## 10 YEARS OF SERVICE

Jorge Alvarez, AGT

Christopher Botelho, RGA

Timothy Bugge, GA

Nickoy Hylton, AGT

Julia Loboda, AGT

Brett Maurice, SA

Michael Musso, SGA

Michael Russo, RGA

Patricia Santamarina, SA

Brian Zuzick, SGA

## 9 YEARS OF SERVICE

Mickey Adkins, MGA

Armando Aiello, MGA

Andrew Chambers, RGA

Alipate Makaui, MGA

Anna Midowicz, AGT

Laurekins Pardovani, GA

Constance Tuiteleleapaga, GA

## 8 YEARS OF SERVICE

William Barker, GA

Jesse Benwell, MGA

Kaitlyn Brandt, RGA

Christopher Bungay, RGA

Elizabeth Garcia, AGT

Ryan Locke, MGA

Jesus Parra, RGA

Sherly Philippe, GA

Jeremy Rivers, SGA

James Sherwood, AGT

Felicia Steele, AGT

Sean Walsh, AGT

Hanbo Xu, SA

## 7 YEARS OF SERVICE

Hazem Aboueldahab, SA

Yihsin Huang, MGA

Ashley Johnston, RGA

Zachery Kertulis, RGA

Penelope King, AGT

Mike Robles, MGA

Nadira Singh-Moon, AGT

Debra Small, AGT

## 6 YEARS OF SERVICE

Veronica Coval, RGA

John Curry, GA

Jonathan Da-Al, MGA

Janelle Dutra, SA

Tanner Duy, RGA

Hemerson Gonzalez, SGA

Anthony Greco, AGT

Stephen Jubrey, AGT

Rackeem Miller, GA

Dylan Murphy, GA

Aaron Patt, MGA

Elizah Smart, SA

Shane Valentine, MGA

## 5 YEARS OF SERVICE

Keeland Bryant, SA

Cody Fink, AGT

Nakita Fortin, RGA

Darian Hester, AGT

Nicholas A Jones, AGT

Tahis Quintero Bonilla, RGA

Sonia Silva, GA

Jose Venegas, GA

## 4 YEARS OF SERVICE

Mama Atetu, AGT

Kristopher Bour, AGT

Kevin Dimery, MGA

Joshua Eyyud, GA

Shelby Elder, GA

Karen Faagai, SA

Scott Galliford, SA

Jake Gelb, RGA

Johny Geroges, GA

Christopher Larsen, MGA

Lawrence Smith, MGA

Jennifer Spalding, MGA

Debbie-Ann Whitehorne, MGA

## 3 YEARS OF SERVICE

Adel Al Choufi Naim, SGA

Marco Alvarado, AGT

Wesley Bromley, AGT

Valentina Carmona, SA

Jacob Carter, GA

John Crespin, GA

Andre Crump, AGT

Kevin Gillum, MGA

Dylan Jackson, RGA

Laura Knopf, AGT

Lindsay McClelland, PR

Pamela Oleary, SA

Antonio Ordonez, SA

Anizabeth Parra Gonzalez, RGA

Ashley Pitts, AGT

George Ray, MGA

Adianeza Rodriguez, RGA

Amalia Rodriguez De Nava, SA

Danisabel Rodriguez, AGT

Paul Rumbuc, MGA

Roberto Samano Diaz, SA

Samantha Saunders, MGA

Derek Sutherland, GA

Sean Taylor, MGA

Vivian Trinh, MGA

Kyle VanBibber, MGA

## 2 YEARS OF SERVICE

Christina Ande, AGT

Kelechi Anele, GA

David Asbra, GA

Isaiah Banks, GA

Kelly Betancourt, SA

Denise Brokenborough, AGT

Nicolas Busch, GA

Hannah Chou, AGT

Brandon Collazo, AGT

Julian Committee, SA

David Coulter, SA

Jenny Curiel, SA

Jacob Danzer, SA

Roxana Duarte Castillo, SA

Rachael Fleming, MGA

Ashley Gamache, GA

Haymon Gentry, GA

Stanley George, SA

Alexander Gross, MGA

Tyler Hart, AGT

Vicki Henderson, MGA

Judith Hernandez, SA

Margarita Hickman, GA

Kushtrim Jakupi, AGT

Dalton Kiperchuk, AGT

Kayla Kuhn, AGT

Denise Kyrkos, GA

Susan Leavitt, AGT

Bridget Loose, AGT

Thomas Lytle, SA

Jack Morgan, AGT

Kacey Morgan, SA

Jeffery Oloyo, AGT

Emmanuel Paragios, AGT

Valentin Paraian, SA

Ryan Parrish, GA

Sever Pena, AGT

Wilfredo Perez, SA

Sharon Potter, AGT

Aldo Ramirez Marinelli, GA

John Riong, AGT

Karen Romero, AGT

Moise Sahakian, MGA

Enri Sako, GA

Michaelyn Segura, AGT

Heath Sheridan, SA

Joshua Shoemsmith, SA

Linette Silverthorn, SA

Taryn Spooner, MGA

Samuel Sweet, SA

Darryl Thompson, AGT

Scott Urbanowicz, SA

Hilary Uzcategui, GA

Angel Valdez, AGT

Nicholas Watts, SA

Danisabel Rodriguez, MGA

Leonard Westfall, SA

Ronda Williams, AGT

## 1 YEAR OF SERVICE

Sanad Altal, SA

Daniel Arnold, MGA

Andrea Arturo, AGT

Danny Banister, AGT

Marino Benevides, SA

Brandon Bennett, GA

Melissa Bissoondath, SA

Michael Blair, AGT

Chloe Boxall, SA

Meghan Branch, AGT

Damon Brassell, SA

Christy Brown, AGT

Brandan Cain, SA

Nicolas Calcinari, AGT

Christopher Campbell, AGT

Genica Clark, AGT

Conredge Collins, SA

Jose Colmenarez, SA

Autumn Cortes, SA

Samuel Crock, SA

Jamy Delgado, AGT

Jeffery Deputy, SA

Karl Dreisilker, AGT

Steven Elliott, SA

Karla Estrada, AGT

Gellila Eyob, SA

Rena Fountain, AGT

Colby Fox, AGT

Yadira Frias, SA

Theresa Fuller, AGT

Magdalena Garneau, GA

Steve Garza, SA

Lashundra George, SA

Beth Gillespie, SA

John Glaspie, SA

Adrienne Griffin, AGT

Jordi Gutierrez, SA

Rebe Haefler, AGT

Christina Hamilton, SA

Lance Hermann, AGT

Charles Higgs, AGT

Shelby Hill, SA

Mohammed Huda, AGT

Adriane Hutchins, AGT

Mark Irving, AGT

Lizzie Ann James, SA

Tiffany James, AGT

Jordan J Jones, AGT

Jessica Kinney, AGT

Paull Kolie, AGT

Shiva Latify, GA

Sebrina Lazeo, AGT

Whitney Leung, SA

Nathaniel Magda, GA

Daniel Mason, AGT

Brittney Masters, SA

Kais Mbuyi, AGT

Janay Moore, SA

Douglas Mosher, GA

Erin Myers, AGT

Raheem Nubani, SA

Juan C Nunez, GA

Jessica Occhipinti, SA

Terry Paul, AGT

Evan Pinkerton, GA

Aaron Rancourt, SA

Patricia Rawls, AGT

Laci Reagan, AGT

Heccy Rivas, GA

Daniel Rock, SA

# STATE OF MIND



**Susan Fuldauer**

Division Vice President  
Public Relations

**F**or nearly 70 years this union-organized company has been a partner to workers and their families. While ALL grew and added Canada, New Zealand, and New York (NILICO) to the “family,” the identity remained the same — a wall-to-wall union company, moving and connecting in a way very different from other run-of-the-mill insurance companies. Creating meaningful partnerships through union labor relations and always, always doing the right thing in support of working families has been the bedrock of who we are as we represent to our union partners. For almost 7 decades we have acted with a union state of mind.

As a company, it’s our connection to Labor and the fastest-growing movement of progressive organizations that give us “insider” status. The fact that we bargain a contract in good faith with our associates, home office

employees, and PR staff is meaningful and makes us stand out in the business world. It’s all part of our union state of mind. There is strength in connectivity, belonging, and having shared values. The power of not going alone is huge. Since COVID, many people have felt disconnected and isolated. Now they are excited, once again, to be a part of something big, especially when it is represented through the shared values and equality that unions fight for every day.

Through a union state of mind, we are able to bring the business voice of reason to the table. We stand up, show up, and speak out with and for working families. Often, we are the sole business voice standing with labor and we’re proud to hold that space. As a pro-union company, we must continue to *always* use our voice in support of unions and the working families they represent.

Through a union state of mind, we affirm the value workers bring to manufacturing, restaurant, and service jobs such as janitors, coffee baristas (currently organizing in record time), building and construction trades, pilots and flight attendants, mineworkers, nurses, and teachers. In fact, the value of a union is at an all-time high in North America and New Zealand. According to an August Gallup

poll, approval of labor unions has risen to its highest level in nearly 60 years. Seventy-one percent of Americans approve of labor unions, the highest level since 1965.

Workers in many companies large and small, including Starbucks and Amazon, are increasingly turning to established and independent unions in an effort to address their workplace issues ranging from wages and benefits to pandemic-related health and safety concerns. A great example of this is a history-making new master agreement secured by the Teamsters for more than 18,000 workers at Costco nationwide. The agreement was overwhelmingly ratified by a vote of 72 percent with record-high voter turnout from the membership.

At AIL-NILICO, we are proud to stand up in support of workers’ rights to collectively bargain. Supporting workers by patronizing companies with a union contract or boycotting those that refuse to bargain in good faith is what we do because we have a union state of mind. I, for one, am very appreciative of all the workers past and present who have stood up for fair wages, healthcare, and safe workplaces. I’m forever grateful to be part of AIL-NILICO, an amazing organization that works with a union state of mind. 🙌

# OCTOBER COMPANY TOTALS

OFF AND RUNNING AT GAMESPEED!

## Sales

**ALL-TIME RECORD FOR OCTOBER!**  
\$31,183,600 Net ALP — up 3.6%  
over October 2021

## Recruiting

- 1,457 New Associates  
— 8.7% increase over October 2021
- Agent Count: 9,431

## Quality/Reinstatements

- 4,669 Total Policies Conserved  
— 3,986 Reinstatements  
— 683 Reopens
- Net to Gross: 87%
- 13<sup>th</sup>-Month Persistency: 80.27%
- 4-Month Retention: 79.5%
- 13<sup>th</sup>-Month Retention: 62.9%

## Public Relations

- 75,129 Leads Generated — 14% increase over October 2021
- 111 ORI TGs signed — 185% increase over October 2021
- 20,946 ORI leads received — 97% increase over October 2021

# GAMESPEED

# NEW ASSOCIATES

## PER MANAGER

### SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Montzer Alwatan	3	AO	Dylan Lovell	2	Simon Arias	Eugene Peugh-Wade	2	Andrew McQuade
Joseph-Ray Nadal	3	Simon Arias	Mammie Price	2	Mark Beckford	Rachel Watson	2	Philip Prata
Crystal Sulzer	3	Kevin Holtz	Sara Lantz	2	Richard Correa	Christopher Montoni	2	S-S-Parks-Salvaggi
Mayerlin Ramirez Davila	3	Walter Icaza	Sahrooz Hussain	2	Desi Dimitrova	Kye Williams	2	Michael Vasu
Morgan Boneberg	2	AO	John Thomas	2	Fisher-Zuzick	Mitchell Hambley	2	Josh West
Oriana Malave	2	AO	Sarah Walter	2	Gryska-Boles	Russell Lytle	2	John Young

### MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Taleb Jammoul Hajali	5	Walter Icaza	Abigail Luna Rodriguez	3	AO	Adem Abdula	3	Giglione-Ackerman
Arturo Romero	5	S-S-Parks-Salvaggi	Jason Bratin	3	Simon Arias	Stephanie Burghardt	3	Gryska-Boles
Clayton Slaughter	5	Michael Vasu	Steven Dell	3	Simon Arias	Caren Deanda	3	Mathew Hart
Slavita Hut	5	John Young	Eric Snyder	3	Simon Arias	David Rigney	3	Kevin Holtz
Jillian Getz	4	AO	Maria Martinez	3	Capozucca-H-W	Katie Stahulak	3	Sabrina Lloyd
Arif Hajro	4	AO	Armando Aiello	3	Cohen-Velasquez	Tyler Church	3	Moore-DeFurio
Paige Zuzick	4	Fisher-Zuzick	David Ramirez-Benitez	3	Richard Correa	Ed-Maggie Myrthil	3	Theodore Pappas
Duane Shaw	4	Sabrina Lloyd	Gary Slocum	3	Desi Dimitrova	Victoria Lewis	3	Ernest Powell
Steven King	4	Darcy Schrieber	Kevin Butchino	3	Gabriel Feldmann	Timothy Wilson	3	Prata-Wilson
Sabrina Agostini	3	AO	Veronica Coval	3	Fisher-Hall	Nixandra Caraballo	3	Joseph Rotolo
Joseph Gojcaj	3	AO	Michael Russo	3	Fisher-Hall	Monica Montgomery	3	Michael Vasu
Eno Iftiu	3	AO	Chilynn Acevedo	3	Fisher-Zuzick	Mayra Robles	3	Michael Vasu

### GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Daniela Rangel	5	Walter Icaza	Trea Fantin	2	Arias-Dlabik	Susana Vargas	2	Theodore Pappas
Genesis Medina Mendoza	4	AO	Daniel Lopez-Velasquez	2	Cohen-Velasquez	Diego Vargas	2	Beto Quintero
Mohamed Aljahmi	3	AO	Joshua McTier	2	Richard Correa	Regina Koonce	2	Ralston-Ralston
Brenna Behan	3	AO	Ashley O'Donal	2	Fisher-Hall	Marcus Pettigrew	2	Joseph Rotolo
Olusola Awosanya	3	Mark Beckford	Jeff Wentworth	2	Fisher-Hall	Alexandra Berberich	2	Albert Serur
Velvet De Sousa Dagostino	3	Capozucca-H-W	Ryan Marquis	2	Fisher-Zuzick	Stephen Davis	2	Albert Serur
Michael Denton	3	Kevin Holtz	Amber J Smith	2	Cindy Furer	Zachary Hager	2	S-S-Parks-Salvaggi
Jason Green	3	Darcy Schrieber	Giancarlo Coppola	2	Giglione-Ackerman	Blake McClain	2	S-S-Parks-Salvaggi
Omar Al Choufi Cumarin	2	Adel Al Choufi Naim	Margarita Hickman	2	Hemerson Gonzalez	Cory Moncol	2	S-S-Parks-Salvaggi
Christian Gojcaj	2	AO	Damon Stroup	2	Mathew Hart	Connor O'Donnell	2	S-S-Parks-Salvaggi
Doris Martinez Garcia	2	AO	Mercedes Bens	2	Sabrina Lloyd	Jamie Webster	2	Kris Thieme
Michael McLaughlin	2	AO	Carolyn George	2	Sabrina Lloyd	Robert Hepler	2	Washington-Washington
Richard Sidoti	2	AO	Breyon Williams	2	Andrew McQuade	Jacob Reiter	2	Josh West
Michael Geyer	2	Simon Arias	Ryan Martin	2	Moore-DeFurio	Christina Pinnock	2	John Young

#### NEW ASSOCIATE – \$1,000 contract-to-date new agent

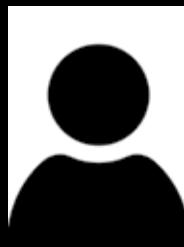
**THE MINIMUMS FOR RECOGNITION ARE:**  
**SA & GA** – at least two new associates during the month  
**MGA** – at least three new associates during the month  
**RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

## TOP RECRUITING AGENTS\*\* OCTOBER



**Astrid Castrillon**  
14 Recruits  
Hemerson Gonzalez



**Nikola Homesin**  
9 Recruits  
Giddens-Giddens



**Conner White**  
8 Recruits  
Arias-Dlabik



**Noe Perez**  
6 Recruits  
Saavedra-Longino



**Omar Billy**  
5 Recruits  
Jamison Weatherspoon

NAME	#RECRUITS	NAME	#RECRUITS	NAME	#RECRUITS	NAME	#RECRUITS	NAME	#RECRUITS	NAME	#RECRUITS	NAME	#RECRUITS
Astrid Castrillon	14	Mayerlin Ramirez Davila	3	Jahara Clark	2	Marshall Horner	2	Katherine Nummy	2	Jennifer Siregar	2	Michelle Olivo	2
Nikola Homesin	9	Jensen Symonds	3	Giancarlo Coppola	2	Andrew Hynan	2	Michelle Olivo	2	Melinda Skinner	2	Roquaves Sterling	2
Conner White	8	Rosa Teixeira	3	Joan Delvalle	2	Jordan Jones	2	Samantha Osman	2	Crystal Sulzer	2	Brandon Trujillo	2
Noe Perez	6	Duke Adu-Jones	2	Giuliano Di Nardo	2	Calvin Judd	2	Nicole Preston	2	David Ramirez-Benitez	2	Michael Ribovich	2
Omar Billy	5	Aldalyne Aldana Bello	2	Amanda Fox	2	Jake Kim	2	David Ramirez-Benitez	2	Victoria Richards	2	Matthew Ward	2
Genesis Medina Mendoza	4	Havis Alvarado	2	Yadira Frias	2	Peter Kwiatkowski	2	Michael Ribovich	2	Taylor Rodgers	2	Tyrus Whitehead	2
Timothy Miller	4	Aldry Asencio	2	Bryan Garcia	2	Monica Lee	2	Victoria Richards	2	Stephanie Rogers	2	Cameron Williams	2
Jason Bratin	3	Enoch Baiden-Nimene	2	Jenna Grula	2	Jessica Marise	2	Taylor Rodgers	2	Arturo Romero	2	Jake Yagjian	2
David Carpenter	3	Kevin Beaver	2	Wendy Harris	2	Madison Mayoral	2	Stephanie Rogers	2	Gregory Rudolph	2	Dillon Zartman	2
Martin Correa Avila Robb	3	Kelly Betancourt	2	Damen Hartwick	2	Jacquelyn Mezera	2	Arturo Romero	2	Michael Schaefer	2		
Yael Enriquez	3	Brittany Brantley	2	Izzik Haymond	2	Joseph Michelin	2	Gregory Rudolph	2	Hayden Sheppard	2		
Derek Koppari	3	Dameyan Chambers	2	Corey Helly	2	Allison Morgan	2	Michael Schaefer	2				
Ronke Olusegun	3	Devon Chapman	2	Sean Henry	2	Ryne Morozowski	2	Hayden Sheppard	2				

TOTAL PINNACLE RECRUITERS: 342 TOTAL PINNACLE RECRUITS: 463

## TOP RECRUITING AGENTS\*\* YTD

NAME	#RECRUITS	NAME	#RECRUITS	NAME	#RECRUITS	NAME	#RECRUITS	NAME	#RECRUITS	NAME	#RECRUITS	NAME	#RECRUITS
Astrid Castrillon	74	Omar Billy	9	Darrell Asbell	7	Taurean Flournoy	6	Joshua Bacchus	5	Justin Malone	5	Anthony Marsella	5
David Carpenter	25	Lori Hamel Johnson	9	Brady Basinger	7	Derek Foore	6	Enoch Baiden-Nimene	5	Kurt Meaux	5	Garron Moffett	5
Nicholas Chuma	17	Nikola Homesin	9	Mark Bernsdorff	7	Omaira Garces Ramonez	6	Andrew Bogeas	5	Connor O'Donnell	5	Samantha Osman	5
Sierra Hartwig	17	Patricia Marickovich	9	Jessica Chang	7	Jonathan Giaco	6	Wesley Bromley	5	Ryan Parrish	5	Daniel Perkins	5
Adianeza Rodriguez	16	Julian Navalta	9	Nelson Desmond	7	Nicholas Gomez	6	London Burnett	5	Daniel Perkins	5	Keshawn Pierce	5
Peter Kwiatkowski	15	Clayton Slaughter	9	Mavrick Fredericks	7	Damen Hartwick	6	Matthew Cartwright	5	Evan Pinkerton	5	Beto Quintero	5
Daniel Walton	14	Alessandro Succurro	9	Alexander Gomez	7	Jose Heredia	6	Kori Christopher	5	Daniela Rangel	5	Michael Ribovich	5
Matthew Conrad	13	Luciano Valero Vidal	9	Keith James	7	Alex Jankowski	6	Carlos Colina	5	Shanna Rone	5	Charles Sanders	5
Corey Helly	13	Klyo Vidal	9	Michael Maloney	7	Jake Kim	6	Rosa Colmenares Borrego	5	Jeffrey A Smith	5	Roxie Soto	5
Noe Perez	13	Brandon Bennett	8	Blake McClain	7	Derek Koppari	6	David Croom	5	Jennifer Spalding	5	Jensen Symonds	5
Jenna Grula	12	Kylee Blehm	8	Timothy Miller	7	Alejandra Larez Morales	6	Leanne Erney	5	Daniela Rangel	5	Michael Ribovich	5
Gregory Rudolph	12	Lamarcus Jackson	8	Tyler Ortiz	7	Jose Matos	6	Sokol Fazliu	5	Shanna Rone	5	Charles Sanders	5
Adam Wheeler	12	Taleb Jammoul Hajali	8	Aldo Ramirez Marinelli	7	Mitchell Mickovic	6	Kevin Gillum	5	Jeffrey A Smith	5	Roxie Soto	5
Sergio Carta	11	Aliya Johansen	8	Stephanie Rogers	7	Estephanie Montecillo	6	Daryl Graham	5	Troy Henderson	5	Jennifer Spalding	5
Nairobi Contreras	11	Jacob Krakora	8	Sean Saigeon	7	Mike Paragiou	6	Greg Graham	5	Ayisha Henry	5	Jensen Symonds	5
Yael Enriquez	11	Ashlyn Lauderdale	8	Jose Sanchez	7	Luis Perez	6	Brennen Guerin	5	Cynthia Hoelt	5	Rosa Teixeira	5
Michael Giachetti	11	Erica Lent	8	Melinda Skinner	7	Zachary Poker	6	Troy Henderson	5	Nathaniel Hughes	5	Kemar Thompson	5
Matthew Ward	11	Felipe Machado-Santanna	8	Antonino Taormina	7	Adriana Rueda Pimiento	6	Ayisha Henry	5	Asante Jackson	5	Daniel Umbertone	5
Enrique Certad	10	James Marks	8	Dillon Zartman	7	Ashley Rust	6	Cynthia Hoelt	5	Dylan Jackson	5	David C Williams	5
Elijah Findley	10	Doris Martinez Garcia	8	Ian Zollos	7	Roquaves Sterling	6	Nathaniel Hughes	5	Pamela James	5	Phillip Zollos	5
Spencer Kozej	10	Beau Minnick	8	Adem Abdula	6	Thomas J Vena	6	Asante Jackson	5	Franklin Johnson	5		
Tyler Lan	10	Mia Mitchell	8	Bruce Alford	6	Yauri Victoria	6	Dylan Jackson	5	Trace Johnson	5		
Conor Markins	10	Arturo Romero	8	Taulant Bane	6	Thomas Wright	6	Pamela James	5	Calvin Judd	5		
Michael McKiernan	10	Ethan Tolbert	8	Imani Banks	6	Duglanny Zabala	6	Franklin Johnson	5	Jacob Krieger	5		
Genesis Medina Mendoza	10	Blake Tomblin	8	Brenna Behan	6	Veronica Acurero	5	Trace Johnson	5	Ana Machado Rodriguez	5		
Chase Miller	10	Jhanna Valerio Vivas	8	Genesis Castillo	6	Sabrina Agostini	5	Calvin Judd	5	Oriana Malave	5		
Jeffery Thiel	10	Conner White	8	Ashley Clarke	6	Dairon Arbona Fonseca	5	Jacob Krieger	5				
Ransley Vazquez	10	Taylor Ahlgrim	7	John Collins	6	Tiffany Babin-Washington	5	Ana Machado Rodriguez	5				
Kevin Beaver	9	Havis Alvarado	7	Jonathan Collins	6			Oriana Malave	5				

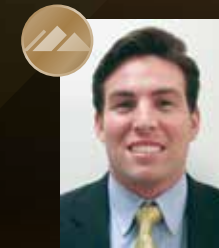
TOTAL PINNACLE RECRUITERS: 2031 TOTAL PINNACLE RECRUITS: 4194



**Taleb Jammoul Hajali**  
Walter Icaza  
15 Recruits  
PLATINUM



**Kelly Ekker**  
Tiffany Wagner  
14 Recruits  
GOLD



**Corey Helly**  
Giglione-Ackerman  
11 Recruits  
GOLD



**Ransley Vazquez**  
Arias-Dlabik  
11 Recruits  
GOLD



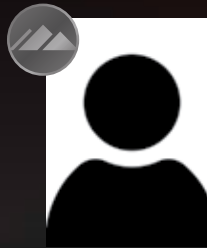
**Kevin Gillum**  
AO  
10 Recruits  
GOLD



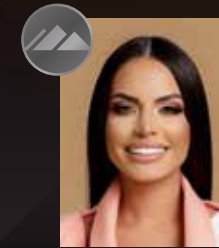
**Omar Billy**  
Jamison Weatherspoon  
6 Recruits  
SILVER



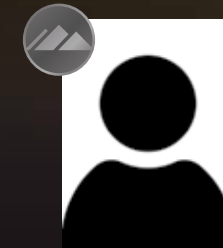
**Damen Hartwick**  
S-S-Parks-Salvaggi  
6 Recruits  
SILVER



**Nikola Homesin**  
Giddens-Giddens  
6 Recruits  
SILVER



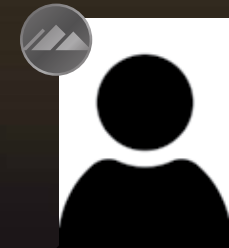
**Genesis Medina Mendoza**  
AO  
6 Recruits  
SILVER



**Ethan Pfeifer**  
Tiffany Wagner  
6 Recruits  
SILVER



**Joshua Bacchus**  
AO  
5 Recruits  
SILVER



**Nicholas Gomez**  
Simon Arias  
5 Recruits  
SILVER



**Arif Hajro**  
AO  
5 Recruits  
SILVER



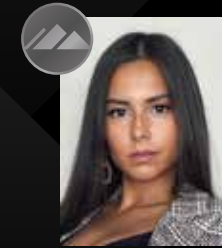
**Blake McClain**  
S-S-Parks-Salvaggi  
5 Recruits  
SILVER



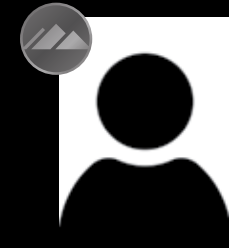
**Eric Morris**  
Tiffany Wagner  
5 Recruits  
SILVER



**Danielle Mulligan**  
Giglione-Ackerman  
5 Recruits  
SILVER



**Melissa Nguyen**  
Tommy Vena  
5 Recruits  
SILVER



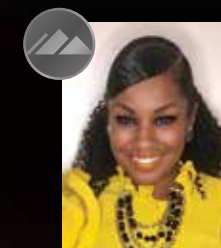
**Samantha Osman**  
Simon Arias  
5 Recruits  
SILVER



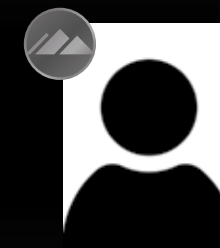
**Nicole Preston**  
Kris Thieme  
5 Recruits  
SILVER



**Jennifer Siregar**  
AO  
5 Recruits  
SILVER



**Melinda Skinner**  
Weatherspoon-Harris  
5 Recruits  
SILVER



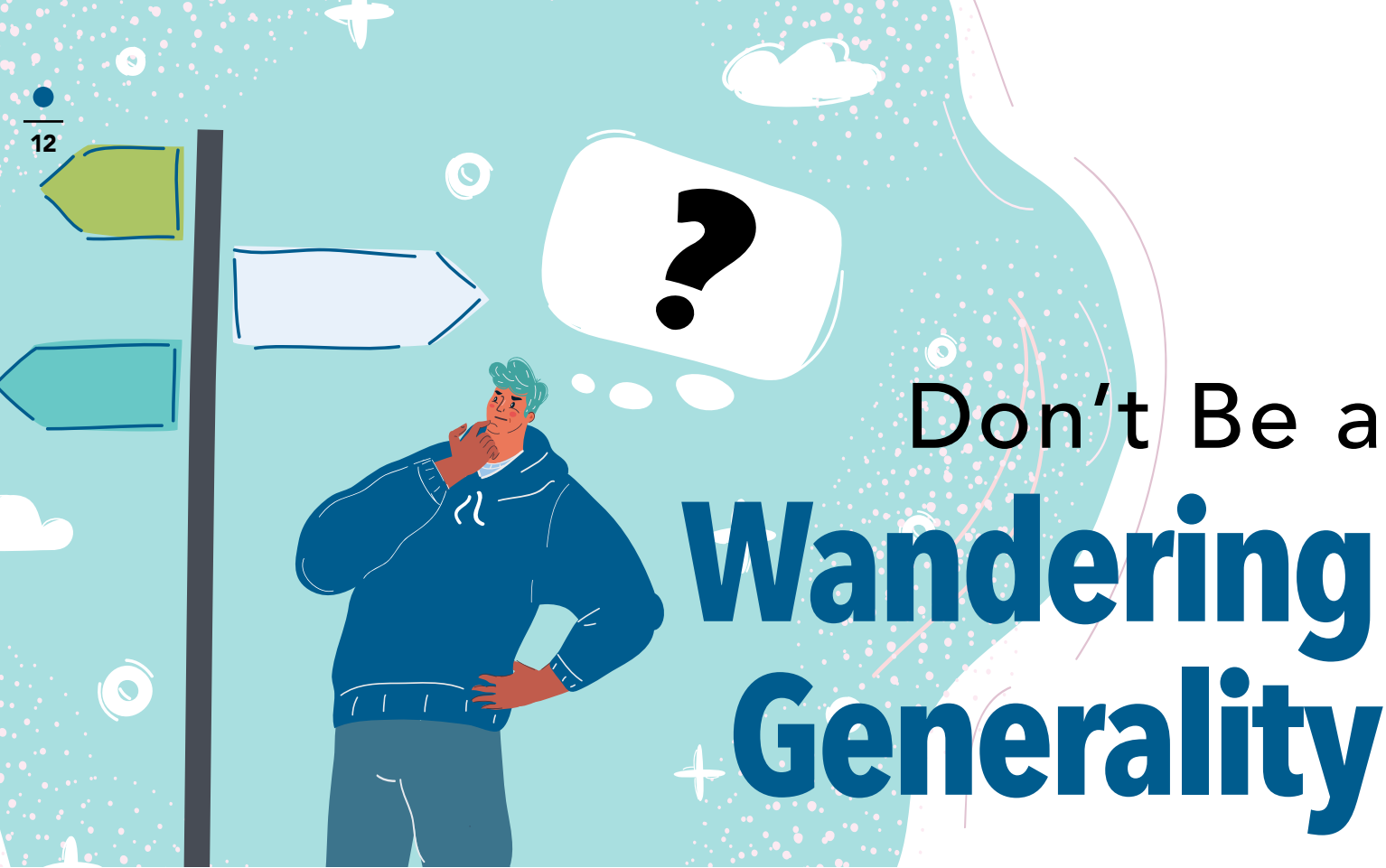
**Nicholas Smith**  
Tiffany Wagner  
5 Recruits  
SILVER



**Susana Vargas**  
Theodore Pappas  
5 Recruits  
SILVER

▼ By number of Pinnacle Recruits. Top Pinnacle Recruiting Agents listed have at least 2 Pinnacle Recruits.  
 ● Spotlight will picture the top 5 Pinnacle Recruiting Agents based on number of Pinnacle Recruits. Spotlight may picture more or less than 5 in case of a tie.  
 ■ The number of YTD Pinnacle Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

\*By number of eligible Pinnacle Recruits. Club members pictured have at least 5 eligible Recruits. A Pinnacle Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$1,500 Net ALP.



# Don't Be a Wandering Generality



**Domenico Bertini**

Division Executive Vice President  
American Income Life &  
National Income Life Divisions

*Know the true value of time; snatch, seize, and enjoy every moment of it. No idleness, no laziness, no procrastination: never put off till tomorrow what you can do today.*  
– Lord Chesterfield

**A**s we approach the end of 2022, we are also approaching the season of New Year's resolutions, all those decisions we make for change as of the 1<sup>st</sup> of the year, and almost none of them get implemented. Been there yourself?

- If you have, I propose a new way of making good changes:
1. First things first: you need to identify the primary cause for where you are today, so

- you can take different actions to get better results in the future. Normally, this is done by looking backwards. For instance, if you are not making enough sales, you look at the number of appointments and presentations you are making weekly and then decide you need to see more people by getting more referrals. Easy, no?
2. Take control of your life. Stop thinking that you are working for American Income or National Income or your SGA. You are working for yourself. You are the President and CEO of your own company and you have a commitment to grow your company and your people. Start acting like a CEO.
  3. Examine what you think about most of the time. If it has nothing to do with your business, how to improve your life, and the lives of the people around you — family, friends, neighbors, etc. — you need to change your thinking immediately. Identify the values, and qualities of other people that you most admire, and take action to incorporate those attributes into your value system. Think about those times when you really felt good about yourself. What did you do then, what did you say, how can you create more of the

- experiences that give you your greatest feelings of self-esteem?
4. As the end of the year approaches and 2023 is at the door, what were your greatest fears in 2022? How would you have behaved in those moments if you had no fear at all? What would you do going forward if you had no fear at all?  
I, for example, would ask anyone I meet to buy life insurance. It's only a matter of time until everyone's going to need it, and since it is a matter of time, the only way you can beat time at its game is to anticipate it. Buy now, not later.
  5. Start doing the things that feed your mind with more of the thoughts, words, people, and pictures that are more consistent with the very best person you could and want to be. Quit looking at social media with the intent of being someone else. Be an influencer yourself but with the sole intent to make life better for all who follow you.

What goals do you want to achieve in 2023? It's not too early or too late to start thinking and planning.  
Zig Ziglar said it best: "People without goals are wandering generalities." 🎯



## TOP PRODUCERS COUNCIL

## AIL-NILICO'S TOP PRODUCERS COUNCIL 2022

The **AIL-NILICO Top Producers Council** is an elite group of rookie and veteran agents who serve in an advisory capacity to Home Office management on matters that directly affect the future of the Company.



**Carrington Hanna**



**Ervin Metaj**



**Ashley Mysza**



**Ladan Rahbary**



**Damaris Trejo**



**Carmen Arroyo**



**Duni Olusegun**



**Daniel Paravisini**



**Arturo Romero**



**Aref Sayegh**



**Michael van Delft**

# VIBRA LATINA

## Contentos pero no satisfechos

**QUÉ GRAN MOMENTO PARA** evaluarnos a nosotros mismos a medida que el año llega a su fin y nos preparamos para un 2023 muy exitoso en el que estaremos preparados para ser parte de la versión más "fuerte" de American Income Life y National Income Life. Pero, ¿te has preguntado cómo llegamos a ese nivel? Una de las principales razones por las que una organización logra pasar de buena a excelente es el hecho de que siempre buscamos ser mejores, contentos con nuestros resultados pero no satisfechos.

Comienza con lo básico, y el elemento más básico para construir nuestras agencias es el reclutamiento. Aquí es donde todo comienza. Alégrate si estás obteniendo buenos

resultados pero no te conformes, no te sientas cómodo, sal de tu zona de confort y sal victorioso.

Otro pilar de tu agencia es el desarrollo de liderazgo. ¿Estás contento con tu equipo de gerentes y dónde se encuentran? Siempre puedes obtener un poco más, dar ese paso adicional, nunca conformarte y, si te das cuenta de que estás satisfecho con tu equipo de entrenadores, llévalo al siguiente nivel y no te conformes con eso. Busca el próximo escalafón. Reitero: ¡Sé feliz pero no estés satisfecho!

¿A qué nivel de rendimiento llegaremos en 2023? Este es el elemento que nos permite ver el resultado financiero: ¡Ventas, productividad, ALP, baby! ¡Aspiramos a ser los primeros productores en nuestro

territorio? ¿Estás satisfecho con tus resultados financieros o siempre estás buscando obtener más? En American Income Life y National Income Life tenemos una hermosa oportunidad de ganar todo lo que queramos y cobrar nuestras ganancias todos los viernes, así que pregúntate esto: estoy contento con mis finanzas y mi objetivo de ventas, pero... ¿estoy satisfecho?

Equipo, no es necesario desearle a nadie un buen 2023; sabemos que tendremos un gran 2023 porque, como empresa y en nuestras agencias, hemos tomado las medidas necesarias para asegurarnos de tener el mejor año que hemos visto en la historia de la empresa. Nunca te conformes, siempre busca más, sé feliz pero no te conformes y anhela un año increíble donde Vibra Latina será parte de los mayores logros que se hayan visto hasta ahora. 🚀

**Diego R. Arangopuerta**  
Director Regional de Ventas /  
Regional Sales Director



## Be happy but not satisfied

**WHAT A GREAT TIME TO** evaluate ourselves as the year comes to an end. We are gearing up for a very successful 2023 and will be prepared to run as part of the leanest version of American Income Life and National Income Life. But have you asked yourself how to get to that level? One of the main reasons an organization makes it from good to great is that we are always looking to be better; being happy with our results but not satisfied.

Start with the basics, and the most basic element to build our agencies is recruiting. This is where everything starts. Be happy if you are getting good results but don't be satisfied. Do not be comfortable, check yourself out of your comfort zone and be victorious.

Another pillar of our agency offices is leadership development. Are you happy with your management team and where they are at? You can always get a little more, take that extra step, and if you are happy with your team of trainers then take it to the next level and don't be satisfied with it. Again, be happy but don't be satisfied!

To what level of performance will we run in 2023? This is the element where we see the financial result: sales, productivity, ALP baby! Are we striving to be the top producers in our territory? Are you happy with your financial results or are you always looking to get more? At American Income Life and National Income Life, we have a beautiful opportunity to make as much as we want. Ask yourself this: am I happy with my finances and my sales goal ... but am I satisfied?

Team, no need to wish anybody a good 2023 — we know we will have a great 2023. As a company and at our agencies, we have taken the measures to ensure we achieve the biggest year we have seen in the company's history.

Never settle, always look for more, be happy but don't be satisfied, and look forward to an amazing year. Vibra Latina will be part of the greatest achievements yet seen. 🚀





### VETERAN PRODUCER



**1**  
ADIANEZA RODRIGUEZ  
FARMERS BRANCH, TX

### SA



**1**  
KERLY SALAZAR  
FARMERS BRANCH, TX

### VETERAN MGA



**1**  
DANIEL PACHECO  
MIAMI, FL

### RGA



**1**  
DANIEL PACHECO  
MIAMI, FL

### ROOKIE PRODUCER



**1**  
JESUS GEORGE LINARES  
BEDFORD, TX

### GA



**1**  
ESTEPHANIE MONTECILLO  
FARMERS BRANCH, TX

### ROOKIE MGA



**1**  
LUIS VELASQUEZ  
HOUSTON, TX

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Adianeza Rodriguez	\$13,315	93.5	Adianeza Rodriguez	Hemerson Gonzalez
2	Dana Martin Gonzalez	\$13,053	92.4	Klyo Vidal	Beto Quintero
3	Carlos Navas	\$10,776	87.8	Klyo Vidal	Beto Quintero
4	Augusto Arango	\$9,037	90.2	Augusto Arango	Jesus Romero
5	Felipe Rojas	\$8,057	84.7	Jhanna Valerio Vivas	Beto Quintero

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Jesus George Linares	\$28,948	98	Axel Carrasquel	Fort Worth Latino Division
2	Yadira Padilla	\$25,141	100	Adianeza Rodriguez	Hemerson Gonzalez
3	Lady Avila	\$21,654	87	Daniel Pacheco	Beto Quintero
4	Sergio Pina Zerpa	\$17,852	89	Adianeza Rodriguez	Hemerson Gonzalez
5	Leonardo Vidoza Perdomo	\$15,198	100	Jhanna Valerio Vivas	Beto Quintero

## TOP LATINO MARKET SUPERVISING AGENTS: OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Kerly Salazar	\$31,786	\$39,899	96	Adianeza Rodriguez	Hemerson Gonzalez
2	Yasmeli Villasmil	\$30,507	\$38,809	90	Daniel Pacheco	Beto Quintero
3	Vincenzo Montaggioni Colmenarez	\$29,791	\$32,485	83.5	Axel Carrasquel	Fort Worth Latino Division
4	Carlos Pineda	\$24,474	\$29,138	97	Adianeza Rodriguez	Hemerson Gonzalez
5	Roxana Duarte Castillo	\$11,083	\$17,362	80.3	Daniel Pacheco	Beto Quintero

## TOP LATINO MARKET GENERAL AGENTS: OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Estephania Montecillo	\$69,418	\$80,306	90	Adianeza Rodriguez	Hemerson Gonzalez
2	Diego Vargas	\$46,304	\$79,260	81.8	Daniel Pacheco	Beto Quintero
3	Daniel Nava	\$19,662	\$24,211	96	Evelyn Leon-Perez	Fort Worth Latino Division
4	Carlos Navas	\$18,237	\$30,021	97	Klyo Vidal	Beto Quintero
5	Luciano Valero Vidal	\$17,462	\$51,731	94	Jhanna Valerio Vivas	Beto Quintero

## TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: OCTOBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	58.5%	\$115,764	\$73,050	82.5	Beto Quintero

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: OCTOBER

Rank	PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Luis Velasquez	118.6%	\$38,261	\$32,250	83.4	Jesus Romero

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: OCTOBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	57.6%	\$115,765	\$73,437	83.0	Beto Quintero

## TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Omaira Garces Ramonez	\$116,656	90.5	Klyo Vidal	Beto Quintero
2	Dana Martin Gonzalez	\$101,931	92.4	Klyo Vidal	Beto Quintero
3	Carlos Navas	\$87,219	87.8	Klyo Vidal	Beto Quintero
4	Roxie Soto	\$83,860	91.1	Klyo Vidal	Beto Quintero
5	Margarita Hickman	\$76,585	75.1	Nairobi Contreras	Hemerson Gonzalez

## TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Kevin Valentin Ross	\$82,900	79.8	Havis Alvarado	Hemerson Gonzalez
2	Victor Medina	\$80,483	90.5	Nairobi Contreras	Hemerson Gonzalez
3	Ana Machado Rodriguez	\$77,606	84.2	Klyo Vidal	Beto Quintero
4	Angel Gomez Marquez	\$61,679	79.1	Klyo Vidal	Beto Quintero
5	Cesar Romero Vasquez	\$61,517	84.7	Daniel Pacheco	Beto Quintero

## TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Yasmeli Villasmil	\$83,864	\$160,420	90	Daniel Pacheco	Beto Quintero
2	Maria Papilago	\$74,121	\$141,799	74.9	Havis Alvarado	Hemerson Gonzalez
3	Ana Machado Rodriguez	\$72,869	\$161,272	83.0	Klyo Vidal	Beto Quintero
4	Vincenzo Montaggioni Colmenarez	\$67,091	\$116,918	83.5	Axel Carrasquel	Fort Worth Latino Division
5	Roxana Duarte Castillo	\$53,747	\$116,795	80.3	Daniel Pacheco	Beto Quintero

## TOP LATINO MARKET GENERAL AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Estephania Montecillo	\$256,856	\$355,092	90	Adianeza Rodriguez	Hemerson Gonzalez
2	Diego Vargas	\$194,497	\$565,992	81.8	Daniel Pacheco	Beto Quintero
3	Diego Alvarez	\$172,795	\$252,550	85		Hemerson Gonzalez
4	Hector Luque	\$157,035	\$597,513	91	Sergio Carta	Beto Quintero
5	Arimar Ramirez Pernia	\$139,772	\$197,283	97	Carmen Pena Guedez	Jesus Romero

## TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	9.6%	\$709,562	\$647,252	82.5	Beto Quintero

## TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank	PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Luis Velasquez	124.7%	\$402,240	\$322,500	83.4	Jesus Romero

## TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	18.7%	\$769,383	\$648,328	83.0	Beto Quintero



**1**  
MARSHALL FERNANDEZ  
RED DEER, AB



**2**  
MICHAEL GAMBOA  
AVON, OH



**3**  
FIRAT UCAR  
PHOENIX, AZ



**4**  
FRANKO BILBILI  
FORT MYERS, FL



**5**  
KEVIN MUSAI  
LAKEWOOD, OH



**6**  
JUSTIN NEAL  
WADSWORTH, OH



**7**  
CONNOR COOK  
PAINESVILLE, OH



**8**  
ALEXANDER GOMEZ  
CINCINNATI, OH



**9**  
JAKE KIM  
SEATTLE, WA



**10**  
BRANDON BENNETT  
WEXFORD, PA



**11**  
EVAN PINKERTON  
WEXFORD, PA



**12**  
LEYNA TRAN  
DALLAS, TX



**13**  
HUSSEIN KUTKUT  
LAKEWOOD, OH



**14**  
NOOR MUSLEH  
BRUNSWICK, OH



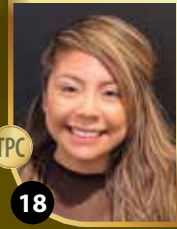
**15**  
DAOUD NASER  
BRUNSWICK, OH



**16**  
ENDRI SHKAMBI  
DUBLIN, OH



**17**  
ALEX JANKOWSKI  
WEXFORD, PA



**18**  
DAMARIS TREJO  
BARRINGTON, IL



**19**  
DANIEL ROCK  
TEMPE, AZ



**20**  
VITALIY STOYKEVICH  
CLEVELAND, OH



**ICEBREAKERS**  
OBIDHA MANSOUR  
ROCKY RIVER, OH



TPC  
SERGIO HERNANDEZ  
ALTAMONTE SPRINGS, FL



JARELL KIMBLE  
BRUNSWICK, OH

## OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Marshall Fernandez	\$272,991		88.3	Alon Barnur	AO
2	Michael Gamboa	\$172,005	94		Klaudio Martinaj	AO
3	Firat Ucar	\$154,287		80.3	Bledar Bane	Dustin Venekamp
4	Franko Bilbili	\$106,571	95		Arif Hajro	AO
5	Kevin Musai	\$102,019		89.3	Eno Iftiu	AO
6	Justin Neal	\$90,083		91.1	Eno Iftiu	AO
7	Connor Cook	\$67,010	97		Kevin Gillum	AO
8	Alexander Gomez	\$62,057		79.2	Alexander Gomez	Kevin Holtz
9	Jake Kim	\$61,351		82.6	Zackarea Hakim	AO
10	Brandon Bennett	\$60,701		89.4	Joseph Crivelli	Simon Arias
11	Evan Pinkerton	\$59,182		78.5	Braydon Cameron	Simon Arias
12	Leyna Tran	\$54,722	98		Joseph Tomanovich	AO
13	Hussein Kutkut	\$53,539	99		Eno Iftiu	AO
14	Noor Musleh	\$53,032		83.9	Matthew Conrad	S-S-Parks-Salvaggi
15	Daoud Naser	\$53,026		78.8	Matthew Conrad	S-S-Parks-Salvaggi
16	Endri Shkambi	\$52,118		87.6	Klaudio Martinaj	AO
17	Alex Jankowski	\$51,183		83.7	Jonathan Rindt	Simon Arias
18	Damaris Trejo	\$49,304		85.5	Zach Otto	Sabrina Lloyd
19	Daniel Rock	\$49,242		74.1	David Carpenter	Dustin Venekamp
20	Vitaliy Stoykevich	\$48,698	96		Kevin Gillum	AO
21	Carlos Zambrano	\$48,685	87		Jessica Chang	AO
22	Erald Tomorri	\$48,153		86.1	Arif Hajro	AO
23	Jensen Symonds	\$47,465	100		Beau Cullen	Corey Neff
24	Alexander Nachman	\$46,991	92		Michael Maloney	Simon Arias
25	Damian Woods	\$42,272	91		Eno Iftiu	AO
26	Christina Konstanzer	\$42,193	96		Joseph Crivelli	Simon Arias
27	Fran Tinaj	\$40,103		92.0	Mark Dushaj	AO
28	Vienna Howat	\$38,677		77.8	Jeremiah Russin	Simon Arias
29	Elijah Burdette	\$37,762		74.5	Darrell Asbell	AO
30	Elmar Aslami	\$37,630	91		Romal Omid	Mathew Hart
31	Brandon Freeman	\$36,906	97		Conor Markins	Simon Arias
32	Obidha Mansour	\$36,714	100		Arif Hajro	AO
33	Joseph Hervatine	\$36,060	98		Braydon Cameron	Simon Arias
34	Joseph Gojcaj	\$36,010	94		Mark Dushaj	AO
35	Melissa Hayfa	\$35,857		92.1	Jennifer Ragan	AO
36	Tabitha Sanders	\$35,669		92.5	Joshua Olin	AO
37	Jacqueline Prieto	\$35,265	100		Joseph Tomanovich	AO
38	Mathew Kahwaji	\$35,011		82.3	Eno Iftiu	AO
39	Dmitry Pendro	\$34,954		92.1	Joseph Crivelli	Simon Arias
40	Panaris Bregu	\$34,127		89.2	Eno Iftiu	AO
41	Ethan Tolbert	\$33,748	92		Steven King	Darcy Schrieber
42	Andi Iftiu	\$33,495		91.0	Eno Iftiu	AO
43	Luis Holguin-Juarez	\$32,901	96		Eno Iftiu	AO
44	Javier Diaz	\$32,264	96		Joe Lewo	Henderson-Locker
45	Joseph Bokros	\$31,731	97		Mark Auvil	Simon Arias
46	Montzer Alwatan	\$31,399	97		Joseph Gojcaj	AO
47	Michael Valent	\$31,370		83.3	Evan Stewart	Simon Arias
48	Michael Maloney	\$30,381		77.2	Michael Maloney	Simon Arias
49	Mary Ramirez	\$29,908	100		Selale Booher	Andrew McQuade
50	Gage Harrington	\$29,673		88.6	Mark Neilson	AO

TPC = 2022 Top Producer Council Member

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Marshall Fernandez	\$923,892		88.3	Alon Barnur	AO
*2	Firat Ucar	\$644,298		80.3	Bledar Bane	Dustin Venekamp
*3	Kevin Musai	\$388,452		89.3	Eno Iftiu	AO
*4	Justin Neal	\$365,012		91.1	Eno Iftiu	AO
*5	Franko Bilbili	\$335,798	95		Arif Hajro	AO
*6	Brandon Bennett	\$333,306		89.4	Joseph Crivelli	Simon Arias
*7	Alex Jankowski	\$309,170		83.7	Jonathan Rindt	Simon Arias
*8	Michael Gamboa	\$290,256	94		Klaudio Martinaj	AO
*9	Abraham Mogilevsky	\$278,307		84.4	Tami Chaimov	Jamison Weatherspoon
*10	Noor Musleh	\$265,308		83.9	Matthew Conrad	S-S-Parks-Salvaggi
11	Evan Pinkerton	\$256,218		78.5	Braydon Cameron	Simon Arias
12	Connor Cook	\$247,799	97		Kevin Gillum	AO
13	Mathew Kahwaji	\$245,022		82.3	Eno Iftiu	AO
14	Nathan Labranche	\$240,149		95.6	Mark Dushaj	AO
15	Damaris Trejo	\$225,122		85.5	Zach Otto	Sabrina Lloyd
16	Spencer Stoyer	\$218,570	90		Joe Lewo	Henderson-Locker
17	Javier Diaz	\$207,752	96		Joe Lewo	Henderson-Locker
18	Jake Kim	\$206,402		82.6	Zackarea Hakim	AO
19	Daoud Naser	\$206,304		78.8	Matthew Conrad	S-S-Parks-Salvaggi
20	Sasha Oakes	\$191,875		89.5	Giovanni Vacca	Tommy Vena
21	Gage Harrington	\$187,884		88.6	Mark Neilson	AO
22	Michael Maloney	\$187,661		77.2	Michael Maloney	Simon Arias
23	Erald Tomorri	\$186,232		86.1	Arif Hajro	AO
24	Tayari Otis	\$180,790	92		Joe Lewo	Henderson-Locker
25	Daniel Rock	\$177,755		74.1	David Carpenter	Dustin Venekamp
26	Alexander Gomez	\$174,407		79.2	Alexander Gomez	Kevin Holtz
27	Hala Herjali	\$169,598	91		Veronica Coval	Fisher-Hall
28	Andi Iftiu	\$165,323		91.0	Eno Iftiu	AO
29	Michael Valent	\$165,101		83.3	Evan Stewart	Simon Arias
30	Patrice Charles	\$157,358	97		John Catalano	Simon Arias
31	Panaris Bregu	\$155,124		89.2	Eno Iftiu	AO
32	Dalton Cassavoy	\$152,642		90.3	Mark Dushaj	AO
33	Shane Havel	\$148,266		89.5	Jillian Getz	AO
34	Donald Lewis	\$148,203		84.4	Duane Shaw	Sabrina Lloyd
35	Charles Nacovsky	\$147,969		86.1	Francesca Veltri	Giglione-Ackerman
36	Kevin Beaver	\$147,692		89.6	Mike Paragiou	S-S-Parks-Salvaggi
37	Damian Woods	\$146,678	91		Eno Iftiu	AO
38	Jacob Rose	\$145,835	92		Joe Lewo	Henderson-Locker
39	Brandon Freeman	\$144,491	97		Conor Markins	Simon Arias
40	Vienna Howat	\$142,824		77.8	Jeremiah Russin	Simon Arias
41	Alexander Nachman	\$137,722	92		Michael Maloney	Simon Arias
42	Dmitry Pendro	\$136,995		92.1	Joseph Crivelli	Simon Arias
43	Samuel Morrison	\$134,385		85.5	Michael Botond	AO
44	Melissa Hayfa	\$133,895		92.1	Jennifer Ragan	AO
45	Carl Weydeman	\$133,418		75.4	Arturo Romero	S-S-Parks-Salvaggi
46	Asiguy Haugabook	\$132,616		82.1	Asiguy Haugabook	AO
47	Christina Konstanzer	\$130,677	96		Joseph Crivelli	Simon Arias
48	Raheem Nubani	\$130,268		87.3	Daniel Prinzo	S-S-Parks-Salvaggi
49	Shiva Latify	\$130,206		80.3	Ashley Rust	AO
50	Emily Rogers	\$130,146		89.6	Eno Iftiu	AO



**1** SALAUR KHORRAMI  
KIRKLAND, WA



**2** DANIEL PARAVISINI  
GRANDVIEW, MO



**3** TODD KRUPA  
STEILACOOM, WA



**4** CARRINGTON HANNA  
ONTARIO, CA



**5** SERGE BROUILLETTE  
WELLAND, ON



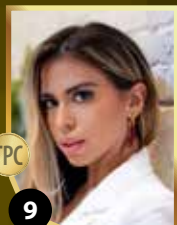
**6** DINA BOGHDADY  
STITTSVILLE, ON



**7** JOSHUA DISHONG  
COLUMBUS, OH



**8** KRISTI BASHO  
RANCHO SANTA MARGARITA, CA



**9** CARMEN ARROYO  
LONG ISLAND CITY, NY



**10** ROGER FREDERICKS  
LAS VEGAS, NV



**11** ALAN SEDAGHAT  
BURNABY, BC



**12** IAN PICKETT  
E VANCOUVER, BC



**13** LINDSEY GILBERT  
SAN JOSE, CA



**14** ASHLEY MYSZA  
DES PLAINES, IL



**15** JIHAD OTTALLAH  
BRUNSWICK, OH



**16** ELVIS TINAJ  
UTICA, MI



**17** ROGER FUNG  
TRACY, CA



**18** VIVIAN TRINH  
LAS VEGAS, NV



**19** TREVOR BAILEY  
HALIFAX, NS



**20** OLEG NOVITCHII  
BRUNSWICK, OH

## OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Salaur Khorrami	\$200,405	90.2	Zackarea Hakim	AO
2	Daniel Paravisini	\$156,400	92.8	Daniel Li	AO
3	Todd Krupa	\$123,403	89.4	Jessica Chang	AO
4	Carrington Hanna	\$107,380	85.4	Eno Iftiu	AO
5	Serge Brouillette	\$105,814	91.3	Meaghan Krecsko	AO
6	Dina Boghdady	\$100,779	78.2	Luay Ghawi	AO
7	Joshua Dishong	\$99,063	87.6	Joshua Dishong	S-S-Bendure-Hartwig
8	Kristi Basho	\$86,355	92.6	Arif Hajro	AO
9	Carmen Arroyo	\$78,913	86.4	Carmen Arroyo	Theodore Pappas
10	Roger Fredericks	\$78,177	87.8	Adrienne Bragas	AO
11	Alan Sedaghat	\$75,551	86.1	Bobby Gujral	AO
12	Ian Pickett	\$75,099	84.2	Bobby Gujral	AO
13	Lindsey Gilbert	\$71,736	81.6	Mark Neilson	AO
14	Ashley Mysza	\$68,355	84.2	Giovanni Vacca	Tommy Vena
15	Jihad Ottallah	\$67,544	83.4	Matthew Conrad	S-S-Parks-Salvaggi
16	Elvis Tinaj	\$65,821	88.8	Mark Dushaj	AO
17	Roger Fung	\$64,797	79.9	Roger Fung	Mathew Hart
18	Vivian Trinh	\$64,246	85.1	Jennifer Ragan	AO
19	Trevor Bailey	\$64,136	88.0	Scott Wheeler	Satti-Kanaan
20	Oleg Novitchii	\$59,197	81.5	Eric Thompson	S-S-Parks-Salvaggi
21	Jillian Getz	\$59,189	83.1	Arif Hajro	AO
22	Arturo Romero	\$58,987	85.8	Arturo Romero	S-S-Parks-Salvaggi
23	Rebecca Amundson	\$58,752	77.4	Dustin Hess	Simon Arias
24	Zackarea Hakim	\$58,262	76.1	Jessica Chang	AO
25	Brittmarie Yarian	\$54,055	90.4	Justin Hermann	Dustin Venekamp
26	Tanner Duy	\$54,038	81.9	Bruce Viaje	AO
27	Jessica Davis	\$53,806	77.0	Christopher Bentley	AO
28	Robert Joseph	\$53,210	84.1	Jenny Kim	AO
29	Ladan Rahbary	\$52,622	94.6	Bruce Viaje	AO
30	Diego Demerath	\$52,248	78.6	Tennison Mather	AO
31	Pa Alieu Kasseh	\$51,626	79.5	Carlo Buhay	AO
32	Kevin Ishikane	\$50,678	90.1	Blake Higuchi	AO
33	Nick Scordos	\$49,937	84.6		AO
34	Dirk Devries	\$49,778	84.8	Zackarea Hakim	AO
35	Bobby Park	\$49,654	83.7	Jenny Kim	AO
36	Brandon Neal	\$48,980	88.6	Mark Dushaj	AO
37	Jessie Holland	\$48,425	89.2	David Carpenter	Dustin Venekamp
38	Ashkan Khoshmaghham	\$48,391	94.5	Bobby Gujral	AO
39	Marvellie Sanchez	\$47,869	85.2	Joseph Tomanovich	AO
40	Omar Hashimi	\$47,828	83.7	Paul Samra	Andrew McQuade
41	Sherine Zahra	\$46,975	94.9	Mark Neilson	AO
42	Brock Lampe	\$46,816	83.4	Dustin Dunbar	Dustin Venekamp
43	Giovanni Vacca	\$44,608	91.7	Giovanni Vacca	Tommy Vena
44	Kyle VanBibber	\$42,941	86.6	Kyle VanBibber	Simon Arias
45	Gunnar Jorstad	\$42,505	82.6	Joshua Olin	AO
46	Vanessa Forouzan	\$40,724	77.4	Bobby Gujral	AO
47	Joshua Elkins	\$40,659	81.5	Travis Picklesimer	S-S-Bendure-Hartwig
48	Michael van Delft	\$40,526	82.4		Satti-Kanaan
49	Massoud Vaziri	\$38,246	74.9	Bruce Viaje	AO
50	Rochelle Magpantay	\$37,862	82.7	Chris La Fond	AO

ALL TIME RECORD: \$230,521 Net ALP — DANIEL PARAVISINI

## YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	\$1,017,377	87.6	Joshua Dishong	S-S-Bendure-Hartwig
*2	Daniel Paravisini	\$866,403	92.8	Daniel Li	AO
*3	Oleg Novitchii	\$668,820	81.5	Eric Thompson	S-S-Parks-Salvaggi
*4	Carmen Arroyo	\$593,555	86.4	Carmen Arroyo	Theodore Pappas
*5	Salaur Khorrami	\$527,084	90.2	Zackarea Hakim	AO
*6	Roger Fung	\$464,016	79.9	Roger Fung	Mathew Hart
*7	Todd Krupa	\$433,977	89.4	Jessica Chang	AO
*8	Arturo Romero	\$423,774	85.8	Arturo Romero	S-S-Parks-Salvaggi
*9	Dina Boghdady	\$404,506	78.2	Luay Ghawi	AO
*10	Kristi Basho	\$401,592	92.6	Arif Hajro	AO
11	Nikolla Lulgjuraj	\$365,271	88.7	Mark Dushaj	AO
12	Trevor Bailey	\$360,750	88.0	Scott Wheeler	Satti-Kanaan
13	Michael van Delft	\$331,657	82.4		Satti-Kanaan
14	Roger Fredericks	\$329,750	87.8	Adrienne Bragas	AO
15	Dillon Zartman	\$319,201	83.6	Nicholas Chuma	S-S-Bendure-Hartwig
16	Lily Sakai	\$317,835	94.1		Cohen-Velasquez
17	Ian Pickett	\$317,594	84.2	Bobby Gujral	AO
18	Carrington Hanna	\$295,926	85.4	Eno Iftiu	AO
19	Damon Stroup	\$294,881	80.0	Caren Deanda	Mathew Hart
20	Joey Kennedy	\$289,414	85.7	Bobby Hamilton	AO
21	Aref Sayegh	\$280,431	90.9		Satti-Kanaan
22	Jihad Ottallah	\$276,395	83.4	Matthew Conrad	S-S-Parks-Salvaggi
23	Spencer Kozej	\$273,145	81.8	Spencer Kozej	Simon Arias
24	Lindsey Gilbert	\$257,127	81.6	Mark Neilson	AO
25	Scott Whitford	\$254,357	78.7	Alberto Alcalá	Ryan Bisanz
26	Elvis Tinaj	\$248,932	88.8	Mark Dushaj	AO
27	Ashley Mysza	\$246,054	84.2	Giovanni Vacca	Tommy Vena
28	Tyler McKnight	\$241,628	85.0	Mark Neilson	AO
29	Edward Leon	\$241,556	92.5	Edward Leon	AO
30	Ladan Rahbary	\$240,960	94.6	Bruce Viaje	AO
31	Max Quasem	\$240,884	93.9		Cohen-Velasquez
32	Brandon Neal	\$239,577	88.6	Mark Dushaj	AO
33	Rebecca Amundson	\$236,924	77.4	Dustin Hess	Simon Arias
34	Bryan Juskiw	\$235,173	90.1	Bryan Juskiw	S-S-Bendure-Hartwig
35	Meenakshi Chavis	\$234,795	100.0		Andrew McQuade
36	Joshua Elkins	\$225,517	81.5	Travis Picklesimer	S-S-Bendure-Hartwig
37	Jillian Getz	\$225,338	83.1	Jillian Getz	AO
38	Matthew Zang	\$223,138	82.3	Ryan Stenglein	AO
39	Muhammed Ashraf	\$219,291	91.5	Muhammed Ashraf	Theodore Pappas
40	Kevin Ishikane	\$218,825	90.1	Blake Higuchi	AO
41	Joachim Jean	\$217,689	92.5		Fisher-Hall
42	Christina Salvatore	\$217,428	86.1	Arif Hajro	AO
43	Blair Sheppard	\$215,259	74.1	Blair Sheppard	AO
44	Samuel Marzula	\$214,183	91.9	Joseph Crivelli	Simon Arias
45	Razan Zarba	\$213,572	86.0	Romal Omid	Mathew Hart
46	Alessandro Succurro	\$209,812	83.9	Mark Dushaj	AO
47	Viktorious Dugan	\$209,318	81.8	Viktorious Dugan	AO
48	Alex Miller	\$206,826	84.0		Cohen-Velasquez
49	Vivian Trinh	\$206,250	85.1	Jennifer Ragan	AO
50	Michael Ellis	\$203,918	89.3	Paul Rumbuc	AO

ALL TIME RECORD: \$911,722 Net ALP — DANIEL PARAVISINI

LIFETIME RECORD: \$4,817,654 Net ALP — JOSHUA DISHONG 10/31/22

# SUPERVISING AGENTS



**1** SCOTT URBANOWICZ  
ALTAMONTE SPRINGS, FL



**2** TROY HENDERSON  
BRUNSWICK, OH



**3** KEVIN MUSAI  
LAKEWOOD, OH



**4** CHRISTOPHER MONTONI  
BRUNSWICK, OH



**5** ERALD TOMORRI  
RANCHO SANTA MARGARITA, CA



**6** AMANDA KROG  
CRYSTAL LAKE, IL



**7** JUSTIN NEAL  
WADSWORTH, OH



**8** KERLY SALAZAR  
FARMERS BRANCH, TX



**9** MELISSA GRIEB  
SPOTSVLVANIA, VA



**10** YASMELI VILLASMIL  
MIAMI, FL

## OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Scott Urbanowicz	\$96,086	\$144,639	93	Joe Lewo	Henderson-Locker	
2	Troy Henderson	\$60,602	\$82,300	92	William Thomas	S-S-Parks-Salvaggi	
3	Kevin Musai	\$53,029	\$84,637		86.0	Eno Iftiu	AO
4	Christopher Montoni	\$36,663	\$67,799		86.7	Ian Zollos	S-S-Parks-Salvaggi
5	Erald Tomorri	\$35,197	\$40,730		88.1	Arif Hajro	AO
6	Amanda Krog	\$33,694	\$39,587	91	Mark Dushaj	AO	
7	Justin Neal	\$32,901	\$33,130	89	Eno Iftiu	AO	
8	Kerly Salazar	\$31,786	\$39,899	96	Adianeza Rodriguez	Hemerson Gonzalez	
9	Melissa Grieb	\$31,554	\$32,348		88.6	Eno Iftiu	AO
10	Yasmeli Villasmil	\$30,507	\$38,809	90	Daniel Pacheco	Beto Quintero	
11	Vincenzo Montaggioni Colmenarez	\$29,791	\$32,485		83.5	Axel Carrasquel	Fort Worth Latino Division
12	Milagros Paniccia	\$28,424	\$32,769	99	Carlos De Sousa Cardozo	Capozucca-H-W	
13	Lindsey Stakset	\$26,293	\$31,638		76.5	Kevin Gillum	AO
14	Sasha Oakes	\$24,531	\$52,792	96	Giovanni Vacca	Tommy Vena	
15	Carlos Pineda	\$24,474	\$29,138	97	Adianeza Rodriguez	Hemerson Gonzalez	
16	Jordan Bayles	\$24,359	\$24,359	95	Justin Hermann	Dustin Venekamp	
17	Alejandro Jardon	\$22,375	\$34,821	99	Aaron Piotrowski	Sabrina Lloyd	
18	Jordan Schoof	\$21,305	\$33,394	94	Tiffany Bertao	Andrew McQuade	
19	Talon Voight	\$20,982	\$27,779	100	Nixandra Caraballo	Joseph Rotolo	
20	De'Carleon Townsend	\$20,140	\$32,372		76.9	London Burnett	S-S-Parks-Salvaggi

ALL TIME RECORDS: \$192,431 1st 6 Mo Agt — MORGAN EVANS | \$195,384 Net ALP — LINO STRUSSIONE

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Scott Urbanowicz	\$696,063	\$974,469	93	Joe Lewo	Henderson-Locker	
*2	Damaris Trejo	\$271,616	\$584,281		84.5	Zach Otto	Sabrina Lloyd
*3	Dalton Cassavoy	\$267,936	\$544,019		94.1	Mark Dushaj	AO
*4	Daoud Naser	\$183,394	\$515,900	91	Matthew Conrad	S-S-Parks-Salvaggi	
*5	Randy Tucker	\$175,346	\$492,224	93	Eno Iftiu	AO	
6	De'Carleon Townsend	\$158,127	\$268,569		76.9	London Burnett	S-S-Parks-Salvaggi
7	Melissa Grieb	\$157,815	\$255,827		88.6	Eno Iftiu	AO
8	Christopher Montoni	\$153,925	\$289,588		86.7	Ian Zollos	S-S-Parks-Salvaggi
9	Mariana Morales	\$134,679	\$301,015	96	Zach Otto	Sabrina Lloyd	
10	Robert Burns	\$130,586	\$409,558		81.6	Daniel Prinzo	S-S-Parks-Salvaggi
11	Erald Tomorri	\$115,477	\$224,138		88.1	Arif Hajro	AO
12	Kyle Baggett	\$110,511	\$212,669	96	Tyler Boulden	Josh West	
13	Garron Moffett	\$107,254	\$180,709	94	Alec Seibold	Josh West	
14	Alessandro Succurro	\$105,407	\$156,997		79.4	Mark Dushaj	AO
15	Adrian Perez Gonzalez	\$105,400	\$108,453	84	Dairon Arbona Fonseca	Adel Al Choufi Naim	
16	Troy Henderson	\$100,054	\$183,263	92	William Thomas	S-S-Parks-Salvaggi	
17	Luis Gutierrez Jr	\$98,032	\$169,400		75.3	Michael Romero	Mathew Hart
18	Ryan Schreiber	\$93,085	\$181,896	87	William Thomas	S-S-Parks-Salvaggi	
19	Kevin Musai	\$91,083	\$326,925		86.0	Eno Iftiu	AO
20	Ardian Gojcaj	\$90,224	\$200,133	96	Mark Dushaj	AO	

ALL TIME RECORDS: \$1,001,807 1st 6 Mo Agt — MORIAH CHANDLER | \$1,476,253 Net ALP — MORIAH CHANDLER

# GENERAL AGENTS



**1** MARIA LAGIOS  
DALLAS, TX



**2** MICHAEL LEWO  
ALTAMONTE SPRINGS, FL



**3** ESTEPHANIE MONTECILLO  
FARMERS BRANCH, TX



**4** CORY MONCOL  
BRUNSWICK, OH



**5** KRISTI BASHO  
RANCHO SANTA MARGARITA, CA



**6** JOZEF TINAJ  
UTICA, MI



**7** ANDI IFTIU  
DELAWARE, OH



**8** MOHAMED ALJAHMI  
DEARBORN, MI



**9** TYLER LAN  
LAKEWOOD, CA



**10** DIEGO VARGAS  
MIAMI, FL

## OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Maria Lagios	\$95,704	\$118,896	100	Joseph Tomanovich	AO	
2	Michael Lewo	\$80,816	\$150,815	93	Joe Lewo	Henderson-Locker	
3	Estephanie Montecillo	\$69,418	\$80,306	90	Adianeza Rodriguez	Hemerson Gonzalez	
4	Cory Moncol	\$62,112	\$131,167	90	William Thomas	S-S-Parks-Salvaggi	
5	Kristi Basho	\$57,972	\$164,973	92	Arif Hajro	AO	
6	Jozef Tinaj	\$57,718	\$312,998		89.5	Mark Dushaj	AO
7	Andi Iftiu	\$55,036	\$374,912		89.3	Eno Iftiu	AO
8	Mohamed Aljahmi	\$54,916	\$63,953	97	Joseph Gojcaj	AO	
9	Tyler Lan	\$53,713	\$60,916	96	Ashlynn Orng	AO	
10	Diego Vargas	\$46,304	\$79,260		81.8	Daniel Pacheco	Beto Quintero
11	Mathew Kahwaji	\$43,857	\$178,874		84.1	Eno Iftiu	AO
12	Zakaria Elgahmi	\$42,424	\$51,224		78.5	Steven King	Darcy Schreiber
13	Trea Fantin	\$41,968	\$56,642	96	Justin Maska	Arias-Dlabik	
14	Zachary Hager	\$38,244	\$93,471	88	Ian Zollos	S-S-Parks-Salvaggi	
15	Michael Geyer	\$37,877	\$92,181		74.5	Mark Bernsdorff	Simon Arias
16	Michele Stewart	\$36,635	\$58,615		79.8	Eno Iftiu	AO
17	Parveen Lakhani	\$36,053	\$82,105	97	Aaron Piotrowski	Sabrina Lloyd	
18	Ronyae Booker	\$35,689	\$41,592	97	Elijah Findley	Weatherspoon-Harris	
19	Sean Henry	\$35,665	\$48,812	90	Mark Auvil	Simon Arias	
20	Evan Pinkerton	\$33,714	\$132,358	95	Braydon Cameron	Simon Arias	

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt — MEGAN JOHNSON | \$437,263 Net ALP — MEGAN JOHNSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Jozef Tinaj	\$635,959	\$2,013,421		89.5	Mark Dushaj	AO
*2	Danny Souri	\$515,271	\$1,252,848		83.1	Zach Otto	Sabrina Lloyd
*3	Dmitry Pendro	\$382,717	\$705,714	93	Joseph Crivelli	Simon Arias	
*4	Bryce Engstrom	\$333,664	\$591,456		91.5	Brandon Minor	AO
*5	Mario Borino	\$326,650	\$716,488		80.7	Jonathan Rindt	Simon Arias
6	Michael Lewo	\$294,027	\$444,040	93	Joe Lewo	Henderson-Locker	
7	Elio Mertiri	\$287,051	\$480,401		87.2	Arif Hajro	AO
8	Joshua McTier	\$265,290	\$391,739		77.5	Matthew Turnquist	Richard Correa
9	Mathew Kahwaji	\$258,668	\$890,579		84.1	Eno Iftiu	AO
10	Estephanie Montecillo	\$256,856	\$355,092	90	Adianeza Rodriguez	Hemerson Gonzalez	
11	Connor O'Donnell	\$253,933	\$790,214		80.5	Arturo Romero	S-S-Parks-Salvaggi
12	Cory Moncol	\$249,881	\$526,024	90	William Thomas	S-S-Parks-Salvaggi	
13	Carrington Hanna	\$249,805	\$915,997		88.0	Eno Iftiu	AO
14	Zachary Hager	\$242,920	\$619,036	88	Ian Zollos	S-S-Parks-Salvaggi	
15	Kristi Basho	\$241,950	\$741,655	92	Arif Hajro	AO	
16	Jihad Ottallah	\$239,131	\$1,071,709	92	Matthew Conrad	S-S-Parks-Salvaggi	
17	Kurt Evans	\$230,124	\$575,348		88.9	Tyler Boulden	Josh West
18	Noah Vongunden	\$226,404	\$543,713	90	Spencer Kozej	Simon Arias	
19	Tyler Tasa	\$222,810	\$440,127	96	Alec Seibold	Josh West	
20	Ryan Martin	\$222,098	\$420,893		76.5	Tyler Church	Moore-DeFurio

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON

## CATEGORIES I-XII



**ENO IFTIU**  
DELAWARE, OH



**BOBBY GUJRAL**  
BURNABY, BC



**JENNY KIM**  
MILPITAS, CA



**MEAGHAN KRECSKO**  
LONDON, ON



LC

**BRODY MAUGHAN-EVANSON**  
WEXFORD, PA



**JENNA GRULA**  
WEXFORD, PA



**JESSICA CHANG**  
STEILACOOM, WA



**BOBBY HAMILTON**  
NOLENSVILLE, TN



**DANIEL PERKINS**  
MONTGOMERY, TX



**TOMARUS BURKS**  
POMPANO BEACH, FL



**CONOR MARKINS**  
WEXFORD, PA



**JONATHAN RINDT**  
WEXFORD, PA

LC = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I-XX with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2022 Awards Presentation are the top MGA per category from Categories I-XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Eno Iftiu</b>	212.2%	\$989,027	\$316,799	87.2	AO	
Mark Neilson	172.3%	\$398,710	\$146,411	82.0	AO	
Joshua Olin	146.4%	\$347,647	\$141,067	83.3	AO	
<b>II Bobby Gujral</b>	297.1%	\$448,184	\$112,855	86.3	AO	
Joseph Tomanovich	208.2%	\$404,797	\$131,327	80.8	AO	
Matthew Conrad	198.6%	\$388,112	\$129,964	84.0	S-S-Parks-Salvaggi	
<b>III Jenny Kim</b>	432.2%	\$436,956	\$82,101	84.2	AO	
Clayton Slaughter	234.2%	\$107,788	\$32,250	81.0	Michael Vasu	
Bruce Viaje	148.1%	\$203,074	\$81,837	86.5	AO	
<b>IV Meaghan Krecsko</b>	291.0%	\$243,978	\$62,401	87.7	AO	
David Carpenter	110.0%	\$192,882	\$91,846	81.0	Dustin Venekamp	
James Sodan	71.3%	\$98,880	\$57,711	77.6	Nick Moore	
<b>V Brody Maughan-Evanson</b>	258.2%	\$362,663	\$101,255	81.5	Simon Arias	
Zachery Kertulis	112.8%	\$95,864	\$45,059	81.2	S-S-Parks-Salvaggi	
Joshua Dishong	58.8%	\$99,064	\$62,376	87.6	S-S-Bendure-Hartwig	
<b>VI Jenna Grula</b>	216.9%	\$110,967	\$35,016	81.3	Simon Arias	
Luay Ghawi	136.0%	\$135,610	\$57,451	80.6	AO	
Romal Omid	119.8%	\$122,078	\$55,536	76.4	Mathew Hart	
<b>VII Jessica Chang</b>	356.6%	\$321,468	\$70,406	81.6	AO	
Jason Bratin	105.5%	\$84,408	\$41,079	78.5	Simon Arias	
Ashley Rust	88.2%	\$133,718	\$71,069	86.7	AO	
<b>VIII Bobby Hamilton</b>	129.7%	\$85,595	\$37,266	84.0	AO	
Jacqueline Kabluyen	62.9%	\$58,253	\$35,763	86.2	AO	
Adem Abdula	55.6%	\$71,498	\$45,936	81.7	Giglione-Ackerman	
<b>IX Daniel Perkins</b>	135.9%	\$76,067	\$32,250	82.3	AO	
Giovanni Vacca	111.6%	\$118,762	\$56,136	83.8	Tommy Vena	
Daniel Orr	85.4%	\$81,873	\$44,170	82.4	Satti-Kanaan	
<b>X Tomarus Burks</b>	92.0%	\$83,114	\$43,286	74.8	Tom Williams	
Jessica Kay	77.8%	\$57,333	\$32,250	83.8	Jamison Weatherspoon	
London Burnett	62.3%	\$69,905	\$43,082	77.8	S-S-Parks-Salvaggi	
<b>XI Conor Markins</b>	274.4%	\$176,326	\$47,098	80.8	Simon Arias	
Mike Paragiou	185.4%	\$92,035	\$32,250	85.9	S-S-Parks-Salvaggi	
Michael Botond	181.0%	\$98,460	\$35,044	79.6	AO	
<b>XII Jonathan Rindt</b>	392.5%	\$297,297	\$60,370	80.9	Simon Arias	
Alon Barnur	266.7%	\$277,855	\$75,777	85.9	AO	
Justin Hermann	198.7%	\$125,158	\$41,906	81.2	Dustin Venekamp	

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Eno Iftiu</b>	75.1%	\$3,854,509	\$2,201,193	87.2	AO	
Mark Neilson	34.2%	\$2,211,227	\$1,647,703	82.0	AO	
<b>II Arif Hajro</b>	108.8%	\$3,076,437	\$1,473,052	85.1	AO	
Matthew Conrad	55.5%	\$1,947,784	\$1,252,717	84.0	S-S-Parks-Salvaggi	
Bobby Gujral	45.1%	\$1,921,160	\$1,323,959	86.3	AO	
<b>III Mark Bernsdorff</b>	78.4%	\$1,738,484	\$974,543	77.8	Simon Arias	
Jenny Kim	61.2%	\$1,704,683	\$1,057,172	84.2	AO	
<b>IV Paul Samra</b>	49.2%	\$1,195,688	\$801,653	85.6	Andrew McQuade	
Meaghan Krecsko	34.8%	\$1,015,599	\$753,528	87.7	AO	
Daniel Prinzo	30.8%	\$1,147,040	\$877,118	86.0	S-S-Parks-Salvaggi	
<b>V Brody Maughan-Evanson</b>	201.0%	\$2,146,173	\$712,919	81.5	Simon Arias	
Joshua Dishong	58.7%	\$1,082,910	\$682,393	87.6	S-S-Bendure-Hartwig	
Zachery Kertulis	24.6%	\$814,338	\$653,348	81.2	S-S-Parks-Salvaggi	
<b>VI Nicholas Chuma</b>	97.8%	\$1,241,536	\$627,784	81.0	S-S-Bendure-Hartwig	
Brandon Minor	32.2%	\$822,732	\$622,421	88.6	AO	
Brandon Summerton	25.4%	\$759,009	\$605,232	81.2	AO	
<b>VII Jessica Chang</b>	89.2%	\$1,017,380	\$537,743	81.6	AO	
Stuart Pagan	41.1%	\$797,012	\$564,993	87.4	Mathew Hart	
Ashley Rust	33.4%	\$648,892	\$486,417	86.7	AO	
<b>VIII Phi Phan</b>	85.0%	\$933,611	\$504,594	83.6	Desi Dimitrova	
Bobby Hamilton	49.6%	\$753,422	\$503,733	84.0	AO	
Joshua Goodman	17.6%	\$573,174	\$487,496	74.3	Richard Correa	
<b>IX Giovanni Vacca</b>	77.5%	\$799,549	\$450,543	83.8	Tommy Vena	
Kimberly Hamilton	32.3%	\$596,550	\$450,913	83.6	Brett Gryska	
Tami Chaimov	31.2%	\$608,727	\$463,816	82.8	Jamison Weatherspoon	
<b>X Alec Seibold</b>	100.4%	\$646,280	\$322,500	88.4	Josh West	
Tomarus Burks	81.6%	\$738,835	\$406,847	74.8	Tom Williams	
Christopher Bungay	44.3%	\$465,312	\$322,500	77.5	Satti-Kanaan	
<b>XI Conor Markins</b>	123.4%	\$810,239	\$362,667	80.8	Simon Arias	
Veronica Coval	83.9%	\$680,791	\$370,097	89.2	Fisher-Hall	
Nicole Preston	42.8%	\$530,668	\$371,733	78.9	Kris Thieme	
<b>XII Jonathan Rindt</b>	366.3%	\$1,586,240	\$340,176	80.9	Simon Arias	
Alon Barnur	210.4%	\$1,036,365	\$333,852	85.9	AO	
Justin Hermann	117.8%	\$731,811	\$335,931	81.2	Dustin Venekamp	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

## CATEGORIES XIII-XX & ROOKIE



**XIII**  
**ADRIENNE BRAGAS**  
LAS VEGAS, NV



**XIV**  
**HASAN GHAZAL**  
HALIFAX, NS



**XV**  
**JENNIFER RAGAN**  
SAN DIEGO, CA



**XVI**  
**JOHN COLLINS**  
MILILANI, HI



**XVII**  
**AARON FRIEDLANDER**  
NAPIER, NZ



**XVIII**  
**SHERRIE MCCARTY**  
PHOENIX, AZ



**XIX**  
**FRANCESCA VELTRI**  
EDISON, NJ



**XX**  
**TRAVIS VAUGHN**  
WEXFORD, PA



**Rookie**  
**MARK DUSHAJ**  
WASHINGTON, MI

### OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>XIII</b> <b>Adrienne Bragas</b>	193.9%	\$109,756	\$37,349	87.4	AO	
Mark Auvil	108.7%	\$88,728	\$42,519	79.8	Simon Arias	
Nakita Fortin	70.9%	\$55,269	\$32,341	84.9	Denis-Michael Catalano	
<b>XIV</b> <b>Hasan Ghazal</b>	103.9%	\$65,756	\$32,250	83.6	Satti-Kanaan	
Preston Klutz	50.9%	\$48,674	\$32,250	77.0	Dustin Venekamp	
Cody Gardner	19.5%	\$38,532	\$32,250	85.6	Albert Serur	
<b>XV</b> <b>Jennifer Ragan</b>	307.3%	\$131,346	\$32,250	87.9	AO	
Evan Donoghue	260.8%	\$116,371	\$32,250	76.4	Corey Neff	
David Bilotti	75.9%	\$56,739	\$32,250	79.6	Corey Neff	
<b>XVI</b> <b>John Collins</b>	49.6%	\$48,259	\$32,250	80.3	AO	
Brandon Hughes	34.1%	\$43,240	\$32,250	87.3	Dustin Venekamp	
Mayra Robles	27.2%	\$41,030	\$32,250	81.3	Michael Vasu	
<b>XVII</b> <b>Aaron Friedlander</b>	46.1%	\$47,105	\$32,250	81.9	Steve Friedlander	
Jonathan Phillips	19.8%	\$38,626	\$32,250	77.1	Ralston-Ralston	
<b>XVIII</b> <b>Sherrie McCarty</b>	101.4%	\$64,958	\$32,250	76.3	Dustin Venekamp	
<b>XIX</b> <b>Francesca Veltri</b>	37.2%	\$44,259	\$32,250	83.4	Giglione-Ackerman	
<b>XX</b> <b>Travis Vaughn</b>	46.8%	\$47,333	\$32,250	76.0	Simon Arias	

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

### YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>XIII</b> <b>Nakita Fortin</b>	67.9%	\$541,572	\$322,500	84.9	Denis-Michael Catalano	
Adrienne Bragas	60.9%	\$518,776	\$322,500	87.4	AO	
Mark Auvil	34.5%	\$433,860	\$322,500	79.8	Simon Arias	
<b>XIV</b> <b>Cody Gardner</b>	54.3%	\$497,489	\$322,500	85.6	Albert Serur	
Hasan Ghazal	29.7%	\$418,205	\$322,500	83.6	Satti-Kanaan	
<b>XV</b> <b>Evan Donoghue</b>	58.2%	\$510,355	\$322,500	76.4	Corey Neff	
John Catalano	38.9%	\$447,845	\$322,500	82.6	Simon Arias	
Jennifer Ragan	38.6%	\$447,115	\$322,500	87.9	AO	
<b>XVI</b> <b>John Collins</b>	0.2%	\$323,236	\$322,500	80.3	AO	
<b>XVII</b> <b>Jonathan Phillips</b>	1.3%	\$326,641	\$322,500	77.1	Ralston-Ralston	
<b>XIX</b> <b>Francesca Veltri</b>	13.9%	\$367,466	\$322,500	83.4	Giglione-Ackerman	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

### OCTOBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie</b> <b>Mark Dushaj</b>	387.9%	\$125,103	\$32,250	652,099	87.7	AO	
Justin Maska	225.4%	\$72,700	\$32,250	80,972	79.3	Arias-Dlabik	
Kevin Gillum	219.9%	\$70,912	\$32,250	193,721	90.2	AO	
Arturo Romero	212.9%	\$68,670	\$32,250	202,536	82.3	S-S-Parks-Salvaggi	
Beau Cullen	200.5%	\$64,661	\$32,250	68,005	74.6	Corey Neff	
William Thomas	191.3%	\$61,710	\$32,250	125,217	83.0	S-S-Parks-Salvaggi	
Joseph Gojcaj	187.1%	\$60,327	\$32,250	64,264	95	AO	
Joseph Crivelli	173.7%	\$56,025	\$32,250	272,122	84.3	Simon Arias	
Anthony Mazurkewicz	167.5%	\$54,025	\$32,250	78,106	78.8	Giddens-Giddens	
James Marks	166.4%	\$53,675	\$32,250	62,722	75.0	Simon Arias	

### YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie</b> <b>Mark Dushaj</b>	320.2%	\$1,032,770	\$322,500	4,075,986	87.7	AO	
Sean Taylor	308.4%	\$994,579	\$322,500	1,269,924	79.1	Moriah Chandler	
Joseph Crivelli	222.8%	\$718,429	\$322,500	1,635,296	84.3	Simon Arias	
Luis Velasquez	124.7%	\$402,240	\$322,500	603,512	83.4	Jesus Romero	
Elijah Brown	118.4%	\$381,764	\$322,500	684,964	74.8	Myaa Fallon	
Spencer Kozej	117.1%	\$377,685	\$322,500	1,188,497	82.4	Simon Arias	
Maria Martinez	115.8%	\$373,568	\$322,500	530,111	75.6	Capozucca-H-W	
Arturo Romero	105.7%	\$340,832	\$322,500	1,332,476	82.3	S-S-Parks-Salvaggi	
Kevin Gillum	104.2%	\$335,966	\$322,500	752,307	90.2	AO	
Elvis Cartaya	102.1%	\$329,231	\$322,500	621,275	82.1	AO	

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## CATEGORIES I-VIII



LC

**MARK NEILSON**  
SAN JOSE, CA



**CHRISTOPHER HINTZ**  
EDMONTON, AB



**ENO IFTIU**  
DELAWARE, OH



IV

**MARK DUSHAJ**  
WASHINGTON, MI



V

**JENNY KIM**  
MILPITAS, CA



VI

**ROBERT JACKSON**  
LOMBARD, IL



VII

**JESSICA CHANG**  
STEILACOOM, WA



VIII

**JASON BRATIN**  
WEXFORD, PA

## OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Mark Neilson</b>	<b>187.0%</b>	<b>\$1,490,056</b>	<b>\$519,148</b>	<b>82.9</b>	<b>AO</b>	
Mario Hajro	170.4%	\$2,445,052	\$904,193	86.8	AO	
Bobby Gujral	138.0%	\$888,823	\$373,387	85.0	AO	
<b>II Christopher Hintz</b>	<b>95.9%</b>	<b>\$423,100</b>	<b>\$215,991</b>	<b>79.8</b>	<b>AO</b>	
Brody Maughan-Evanson	73.2%	\$527,296	\$304,493	81.5	Simon Arias	
Eric Thompson	36.3%	\$332,751	\$244,167	81.9	S-S-Parks-Salvaggi	
<b>III Eno Iftiu</b>	<b>202.7%</b>	<b>\$959,030</b>	<b>\$316,799</b>	<b>86.6</b>	<b>AO</b>	
Matthew Conrad	140.1%	\$464,905	\$193,629	83.9	S-S-Parks-Salvaggi	
Joseph Tomanovich	133.2%	\$546,956	\$234,593	81.5	AO	
<b>IV Mark Dushaj</b>	<b>168.5%</b>	<b>\$714,236</b>	<b>\$265,987</b>	<b>87.7</b>	<b>AO</b>	
Britton Costa	152.0%	\$206,066	\$81,777	78.6	Simon Arias	
Bruce Viaje	96.2%	\$332,691	\$169,606	84.7	AO	
<b>V Jenny Kim</b>	<b>211.6%</b>	<b>\$439,201</b>	<b>\$140,930</b>	<b>82.2</b>	<b>AO</b>	
Arif Hajro	143.5%	\$637,633	\$261,874	84.5	AO	
Gregory Rudolph	86.3%	\$350,313	\$187,991	79.0	Simon Arias	
<b>VI Robert Jackson</b>	<b>149.0%</b>	<b>\$200,371</b>	<b>\$80,473</b>	<b>79.8</b>	<b>Arias-Dlabik</b>	
Mark Bernsdorff	142.2%	\$283,705	\$117,141	81.7	Simon Arias	
Michael McKiernan	70.9%	\$220,839	\$129,251	82.6	Dustin Venekamp	
<b>VII Jessica Chang</b>	<b>404.2%</b>	<b>\$704,896</b>	<b>\$139,793</b>	<b>83.9</b>	<b>AO</b>	
Melinda-Rae Lyse	148.3%	\$370,874	\$149,384	83.3	AO	
Luay Ghawi	112.4%	\$162,943	\$76,711	82.3	AO	
<b>VIII Jason Bratin</b>	<b>116.0%</b>	<b>\$118,282</b>	<b>\$54,753</b>	<b>79.9</b>	<b>Simon Arias</b>	
Paul Samra	68.2%	\$207,635	\$123,479	85.9	Andrew McQuade	
Daniel Prinzo	54.8%	\$133,342	\$86,164	86.0	S-S-Parks-Salvaggi	

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Mario Hajro</b>	<b>83.0%</b>	<b>\$11,791,260</b>	<b>\$6,442,352</b>	<b>86.8</b>	<b>AO</b>	
Mark Neilson	29.0%	\$7,690,945	\$5,959,963	82.9	AO	
<b>II Brody Maughan-Evanson</b>	<b>27.9%</b>	<b>\$3,126,059</b>	<b>\$2,444,224</b>	<b>81.5</b>	<b>Simon Arias</b>	
Matthew Diulus	15.0%	\$2,979,140	\$2,590,093	79.8	Simon Arias	
Eric Thompson	14.4%	\$3,078,747	\$2,690,326	81.9	S-S-Parks-Salvaggi	
<b>III Eno Iftiu</b>	<b>74.0%</b>	<b>\$3,824,689</b>	<b>\$2,198,491</b>	<b>86.6</b>	<b>AO</b>	
Scott Wheeler	14.0%	\$2,281,986	\$2,002,068	83.3	Satti-Kanaan	
Matthew Conrad	12.3%	\$2,568,164	\$2,286,469	83.9	S-S-Parks-Salvaggi	
<b>IV Mark Dushaj</b>	<b>141.5%</b>	<b>\$4,160,237</b>	<b>\$1,722,480</b>	<b>87.7</b>	<b>AO</b>	
Andrew Bishop	18.4%	\$2,235,132	\$1,888,408	85.8	AO	
<b>V Arif Hajro</b>	<b>98.4%</b>	<b>\$3,149,994</b>	<b>\$1,588,003</b>	<b>84.5</b>	<b>AO</b>	
Gregory Rudolph	57.2%	\$2,418,657	\$1,538,227	79.0	Simon Arias	
Jenny Kim	51.9%	\$2,217,934	\$1,459,983	82.2	AO	
<b>VI Chase Miller</b>	<b>98.3%</b>	<b>\$2,126,895</b>	<b>\$1,072,373</b>	<b>79.2</b>	<b>S-S-Bendure-Hartwig</b>	
Tyler Boulden	73.8%	\$1,778,695	\$1,023,259	88.3	Josh West	
Mark Bernsdorff	65.5%	\$1,991,649	\$1,203,403	81.7	Simon Arias	
<b>VII Jessica Chang</b>	<b>145.0%</b>	<b>\$2,248,429</b>	<b>\$917,760</b>	<b>83.9</b>	<b>AO</b>	
Melinda-Rae Lyse	68.0%	\$1,543,963	\$918,858	83.3	AO	
David Quevillon	37.2%	\$1,650,917	\$1,203,443	81.4	Mathew Hart	
<b>VIII Daniel Prinzo</b>	<b>55.2%</b>	<b>\$1,251,125</b>	<b>\$806,226</b>	<b>86.0</b>	<b>S-S-Parks-Salvaggi</b>	
Gary Slocum	52.4%	\$1,353,990	\$888,647	82.5	Desi Dimitrova	
Paul Samra	48.0%	\$1,176,025	\$794,459	85.9	Andrew McQuade	

ALL TIME RECORD: \$9,346,208 Net ALP — MARIO HAJRO

LC = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I-XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2022 Awards Presentation are the top RGA per category from Categories I-XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## CATEGORIES IX–XVI



**IX**

**KEVIN APPASAMY**  
HONOLULU, HI



**X**

**JEFFREY A SMITH**  
WEXFORD, PA



**XI**

**MARISSA NEFF**  
LAS VEGAS, NV



**XII**

**ADRIENNE BRAGAS**  
LAS VEGAS, NV



**XIII**

**JONATHAN RINDT**  
WEXFORD, PA



**XIV**

**SAMUEL ARTZIS**  
DALLAS, TX



**XV**

**JENNIFER RAGAN**  
SAN DIEGO, CA



**XVI**

**JOSEPH CRIVELLI**  
WEXFORD, PA

CC = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I–XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2022 Awards Presentation are the top RGA per category from Categories I–XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

## OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>IX Kevin Appasamy</b>	<b>123.9%</b>	<b>\$90,107</b>	<b>\$40,252</b>	<b>84.1</b>	<b>AO</b>	
William Parmeter	41.0%	\$92,575	\$65,660	86.2	Brett Gryska	
Dustin Dunbar	37.7%	\$128,787	\$93,526	86.1	Dustin Venekamp	
<b>X Jeffrey A Smith</b>	<b>210.3%</b>	<b>\$184,139</b>	<b>\$59,345</b>	<b>80.7</b>	<b>Simon Arias</b>	
Zachery Kertulis	170.0%	\$121,642	\$45,059	81.0	S-S-Parks-Salvaggi	
Evan Donoghue	164.1%	\$115,897	\$43,888	75.1	Corey Neff	
<b>XI Marissa Neff</b>	<b>312.9%</b>	<b>\$173,111</b>	<b>\$41,927</b>	<b>78.4</b>	<b>Corey Neff</b>	
Justin Hermann	208.3%	\$150,867	\$48,929	81.3	Dustin Venekamp	
Daniel Perkins	194.1%	\$94,860	\$32,250	82.8	AO	
<b>XII Adrienne Bragas</b>	<b>199.5%</b>	<b>\$111,849</b>	<b>\$37,349</b>	<b>87.4</b>	<b>AO</b>	
Michael Botond	156.4%	\$98,460	\$38,396	82.0	AO	
Daniel Orr	88.0%	\$81,873	\$43,561	83.5	Satti-Kanaan	
<b>XIII Jonathan Rindt</b>	<b>433.8%</b>	<b>\$300,248</b>	<b>\$56,252</b>	<b>80.9</b>	<b>Simon Arias</b>	
Conor Markins	280.1%	\$179,013	\$47,098	78.6	Simon Arias	
Alon Barnur	271.8%	\$279,587	\$75,208	85.9	AO	
<b>XIV Samuel Artzis</b>	<b>79.5%</b>	<b>\$57,877</b>	<b>\$32,250</b>	<b>79.8</b>	<b>AO-Lorence</b>	
Eric Snyder	74.9%	\$71,829	\$41,076	82.5	Simon Arias	
Preston Klutz	61.6%	\$52,110	\$32,250	77.0	Dustin Venekamp	
<b>XV Jennifer Ragan</b>	<b>263.8%</b>	<b>\$117,331</b>	<b>\$32,250</b>	<b>87.6</b>	<b>AO</b>	
Kade Beck	95.7%	\$63,115	\$32,250	86.0	Brian Schreiter	
Dan Ikei	67.3%	\$53,942	\$32,250	86.8	AO	
<b>XVI Joseph Crivelli</b>	<b>1374.9%</b>	<b>\$518,281</b>	<b>\$35,141</b>	<b>83.3</b>	<b>Simon Arias</b>	
Elvis Cartaya	245.7%	\$111,486	\$32,250	82.1	AO	
Sherrie McCarty	122.2%	\$71,664	\$32,250	76.3	Dustin Venekamp	

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

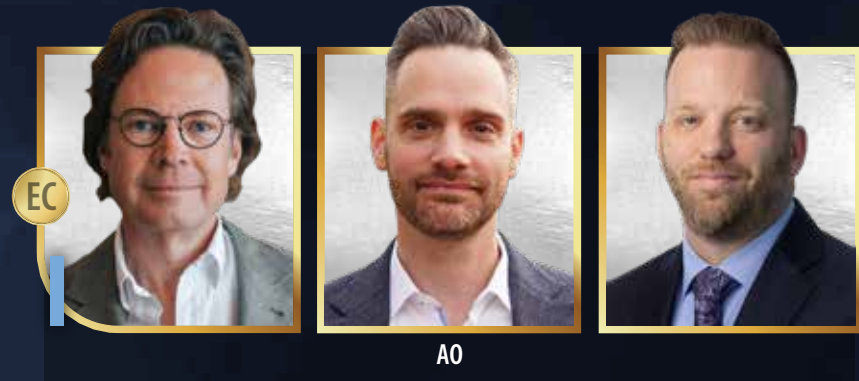
## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>IX Dustin Dunbar</b>	<b>27.5%</b>	<b>\$883,337</b>	<b>\$692,609</b>	<b>86.1</b>	<b>Dustin Venekamp</b>	
Slavita Hut	21.0%	\$893,155	\$738,110	81.9	John Young	
Carlo Buhay	16.7%	\$780,264	\$668,337	85.0	AO	
<b>X Nicholas Chuma</b>	<b>113.0%</b>	<b>\$1,280,666</b>	<b>\$601,120</b>	<b>81.3</b>	<b>S-S-Bendure-Hartwig</b>	
Stella Roznovan	67.5%	\$1,002,177	\$598,159	80.4	Cohen-Velasquez	
Veronica Coval	62.5%	\$984,014	\$605,442	85.7	Fisher-Hall	
<b>XI Phi Phan</b>	<b>88.0%</b>	<b>\$948,665</b>	<b>\$504,594</b>	<b>84.0</b>	<b>Desi Dimitrova</b>	
Justin Hermann	70.4%	\$944,466	\$554,212	81.3	Dustin Venekamp	
Marissa Neff	68.7%	\$807,921	\$478,918	78.4	Corey Neff	
<b>XII Alec Seibold</b>	<b>62.5%</b>	<b>\$666,639</b>	<b>\$410,213</b>	<b>88.4</b>	<b>Josh West</b>	
Daniel Zotter	60.2%	\$726,044	\$453,344	82.8	Brett Gryska	
Michael Botond	40.8%	\$559,594	\$397,521	82.0	AO	
<b>XIII Jonathan Rindt</b>	<b>392.8%</b>	<b>\$1,589,182</b>	<b>\$322,500</b>	<b>80.9</b>	<b>Simon Arias</b>	
James Marks	337.7%	\$1,695,873	\$387,413	80.5	Simon Arias	
Alon Barnur	204.2%	\$1,042,797	\$342,822	85.9	AO	
<b>XIV Richard Whyte</b>	<b>42.0%</b>	<b>\$457,947</b>	<b>\$322,500</b>	<b>85.9</b>	<b>AO</b>	
Aaron Friedlander	17.7%	\$416,499	\$354,013	81.8	Steve Friedlander	
Eric Snyder	16.1%	\$437,638	\$376,872	82.5	Simon Arias	
<b>XV Kade Beck</b>	<b>52.6%</b>	<b>\$492,134</b>	<b>\$322,500</b>	<b>86.0</b>	<b>Brian Schreiter</b>	
John Catalano	38.9%	\$447,845	\$322,500	82.6	Simon Arias	
Jennifer Ragan	38.0%	\$444,911	\$322,500	87.6	AO	
<b>XVI Joseph Crivelli</b>	<b>584.8%</b>	<b>\$2,208,514</b>	<b>\$322,500</b>	<b>83.3</b>	<b>Simon Arias</b>	
Elvis Cartaya	96.9%	\$634,895	\$322,500	82.1	AO	
Tucker Gregor	61.7%	\$521,414	\$322,500	96	West-Moody	

ALL TIME RECORD: \$9,346,208 Net ALP — MARIO HAJRO



## CATEGORIES I-VII



AO



HENDERSON-LOCKER

NICK MOORE

ALBERT SERUR



TOMMY VENA

COREY NEFF

KEVIN HOLTZ

EC = 2022 Executive Council Member

Spotlight recognizes SGAs in Categories I-XII based on positive Net ALP Growth and Cat XIII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2022 Awards Presentation are the top SGA per category from Categories I-XII based on Net ALP Growth (minimum 15%) and Cat XIII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

## OCTOBER

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
<b>I AO</b>	<b>166.7</b>	<b>\$10,384,480</b>	<b>\$6,228,600</b>	<b>83.7</b>	<b>36.0</b>	
Simon Arias	170.9	\$2,975,911	\$1,741,100	79.5	28.0	
S-S-Parks-Salvaggi	130.7	\$1,830,154	\$1,400,700	82.7	19.6	
Theodore Pappas	100.1	\$632,616	\$631,900	82.2	8.6	
<b>II Henderson-Locker</b>	<b>103.4</b>	<b>\$344,151</b>	<b>\$332,700</b>	<b>78.1</b>	<b>12.1</b>	
Beto Quintero	96.4	\$449,171	\$465,900	83.9	7.9	
S-S-Bendure-Hartwig	102.9	\$553,217	\$537,500	83.9	2.4	
<b>III Nick Moore</b>	<b>115.6</b>	<b>\$366,155</b>	<b>\$316,700</b>	<b>80.2</b>	<b>31.9</b>	
Richard Correa	95.8	\$327,180	\$341,500	76.4	23.4	
Michael Vasu	121.9	\$481,073	\$394,700	78.2	10.0	
Satti-Kanaan	119.7	\$510,582	\$426,600	83.9	4.8	
<b>IV Albert Serur</b>	<b>137.4</b>	<b>\$344,831</b>	<b>\$250,900</b>	<b>80.6</b>	<b>119.1</b>	
Andrew McQuade	145.7	\$540,077	\$370,700	84.9	30.6	
Tom Williams	83.0	\$292,102	\$351,800	74.4	9.2	
<b>V Tommy Vena</b>	<b>123.4</b>	<b>\$322,535</b>	<b>\$261,400</b>	<b>82.9</b>	<b>46.7</b>	
Fisher-Hall	105.9	\$265,464	\$250,700	83.2	1.7	
<b>VI Corey Neff</b>	<b>148.5</b>	<b>\$208,829</b>	<b>\$140,600</b>	<b>76.4</b>	<b>49.8</b>	
Giddens-Giddens	113.2	\$157,575	\$139,200	78.6	42.5	
Ryan Bisanz	93.6	\$176,389	\$188,400	74.5	10.0	
<b>VII Kevin Holtz</b>	<b>112.4</b>	<b>\$205,963</b>	<b>\$183,200</b>	<b>76.6</b>	<b>28.7</b>	
Fisher-Zuzick	125.0	\$237,030	\$189,600	74.7	24.1	
Denis-Michael Catalano	88.9	\$137,605	\$154,800	80.6	10.4	

## YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
<b>I S-S-Parks-Salvaggi</b>	<b>103.6</b>	<b>\$14,861,536</b>	<b>\$14,339,100</b>	<b>82.7</b>	<b>16.3</b>	
Simon Arias	104.8	\$18,938,644	\$18,069,800	79.5	14.6	
AO	96.3	\$61,471,295	\$63,850,000	83.7	6.6	
<b>II S-S-Bendure-Hartwig</b>	<b>112.0</b>	<b>\$5,948,846</b>	<b>\$5,309,600</b>	<b>83.9</b>	<b>26.9</b>	
Brett Gryska	93.3	\$5,353,445	\$5,735,500	83.8	2.0	
Mathew Hart	89.8	\$3,902,899	\$4,348,200	78.9	0.5	
<b>III Darcy Schrieber</b>	<b>86.0</b>	<b>\$2,184,938</b>	<b>\$2,539,500</b>	<b>91</b>	<b>14.7</b>	
Satti-Kanaan	98.7	\$3,974,806	\$4,027,300	83.9	9.7	
Nick Moore	87.2	\$3,478,127	\$3,989,300	80.2	2.9	
<b>IV Josh West</b>	<b>112.5</b>	<b>\$3,160,860</b>	<b>\$2,809,700</b>	<b>89.7</b>	<b>27.2</b>	
Andrew McQuade	120.0	\$3,506,758	\$2,923,100	84.9	26.8	
Albert Serur	102.4	\$3,125,877	\$3,051,700	80.6	20.6	
Philip Prata	99.7	\$2,490,322	\$2,497,500	80.3	5.4	
Tom Williams	89.0	\$3,108,138	\$3,492,200	74.4	3.7	
<b>V Tommy Vena</b>	<b>118.3</b>	<b>\$2,437,851</b>	<b>\$2,060,200</b>	<b>82.9</b>	<b>36.7</b>	
Cindy Furer	95.8	\$2,127,423	\$2,221,000	79.0	5.8	
<b>VI Giddens-Giddens</b>	<b>107.8</b>	<b>\$1,773,921</b>	<b>\$1,645,200</b>	<b>78.6</b>	<b>25.0</b>	
Ryan Bisanz	90.1	\$1,939,810	\$2,153,700	74.5	3.8	
<b>VII Kevin Holtz</b>	<b>98.7</b>	<b>\$1,400,669</b>	<b>\$1,418,600</b>	<b>76.6</b>	<b>13.5</b>	
Fisher-Zuzick	97.2	\$1,287,098	\$1,324,200	74.7	9.3	
Denis-Michael Catalano	93.6	\$1,348,445	\$1,441,200	80.6	8.5	

## CATEGORIES VIII–XIII



VIII

DESI DIMITROVA



IX

DUNI OLUSEGUN



X

MORIAH CHANDLER



XI

PRATA-WILSON



EC

XII



WEST-SHOGAR-MOODY



XIII

WALTER ICAZA



EC = 2022 Executive Council Member

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### TOP % OF NET ALP OBJ ▶



WALTER ICAZA  
Category XIII  
365.7



EC

MOORE-DEFURIO  
Category XIII  
318.6



PRATA-WILSON  
Category XI  
285.0



### OCTOBER

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
VIII <b>Desi Dimitrova</b>	<b>104.7</b>	<b>\$128,266</b>	<b>\$122,500</b>		<b>82.2</b>	<b>57.4</b>
Byron Paz	86.9	\$69,733	\$80,200		79.7	32.5
Tiffany Wagner	92.5	\$153,536	\$165,900		82.8	24.3
Greg Graham	85.5	\$96,199	\$112,500		75.1	2.7
IX <b>Duni Olusegun</b>	<b>200.8</b>	<b>\$244,536</b>	<b>\$121,800</b>	<b>97</b>		<b>146.3</b>
Oldham-Moore	136.0	\$141,332	\$103,900		85.4	30.2
AO-Lorence	108.1	\$99,642	\$92,200		78.9	18.3
X <b>Moriah Chandler</b>	<b>80.2</b>	<b>\$29,665</b>	<b>\$37,000</b>	<b>100</b>		<b>764.3</b>
Kris Thieme	94.5	\$76,014	\$80,400		80.5	103.6
John Young	93.6	\$101,345	\$108,300		81.8	33.7
Mark Beckford	153.4	\$66,729	\$43,500		76.9	28.8
Chad Potts	71.5	\$38,895	\$54,400		77.8	1.2
▶ XI <b>Prata-Wilson</b>	<b>285.0</b>	<b>\$123,101</b>	<b>\$43,200</b>	<b>95</b>		<b>171.7</b>
Jeremy Rivers	140.6	\$59,901	\$42,600		78.6	63.5
Andre Hawthorne	100.1	\$37,026	\$37,000		80.5	0.4
XII <b>West-Shogar-Moody</b>	<b>70.8</b>	<b>\$26,189</b>	<b>\$37,000</b>	<b>95</b>		<b>228.6</b>
Williams-Musso	105.8	\$103,478	\$97,800		76.5	6.5
▶▶ XIII <b>Walter Icaza</b>	<b>365.7</b>	<b>\$135,325</b>	<b>\$37,000</b>	<b>93</b>		<b>N/A</b>
Moore-DeFurio	318.6	\$117,888	\$37,000		91	N/A
West-Osili-Moody	129.6	\$47,938	\$37,000		96	N/A
Gryska-Boles	124.8	\$74,160	\$59,400		93	N/A
Michael Ezeafulukwe	118.8	\$43,956	\$37,000		79.6	182.0
Myaa Fallon	108.5	\$40,138	\$37,000		90	N/A
Joseph Rotolo	94.4	\$61,374	\$65,000		96	9.3

### YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
VIII <b>Desi Dimitrova</b>	<b>120.3</b>	<b>\$1,620,196</b>	<b>\$1,346,800</b>		<b>82.2</b>	<b>41.4</b>
Tiffany Wagner	104.6	\$1,362,728	\$1,303,200		82.8	22.5
IX <b>Duni Olusegun</b>	<b>96.6</b>	<b>\$1,159,829</b>	<b>\$1,201,200</b>	<b>97</b>		<b>132.6</b>
Oldham-Moore	121.9	\$1,372,938	\$1,126,600		85.4	37.6
AO-Lorence	91.2	\$983,788	\$1,079,200		78.9	4.4
X <b>Moriah Chandler</b>	<b>17.9</b>	<b>\$125,474</b>	<b>\$699,500</b>	<b>100</b>		<b>166.1</b>
John Young	108.7	\$925,465	\$851,100		81.8	28.3
Mark Beckford	106.6	\$814,916	\$764,700		76.9	20.1
Kris Thieme	92.7	\$788,657	\$850,800		80.5	11.6
Chad Potts	86.0	\$517,958	\$602,500		77.8	0.7
XI <b>Prata-Wilson</b>	<b>279.6</b>	<b>\$628,205</b>	<b>\$224,700</b>	<b>95</b>		<b>139.3</b>
Jeremy Rivers	101.8	\$424,133	\$416,700		78.6	17.9
XII <b>West-Shogar-Moody</b>	<b>96.2</b>	<b>\$233,467</b>	<b>\$242,600</b>	<b>95</b>		<b>24.7</b>
XIII <b>Moore-DeFurio</b>	<b>285.6</b>	<b>\$1,056,642</b>	<b>\$370,000</b>	<b>91</b>		<b>N/A</b>
Walter Icaza	283.2	\$523,967	\$185,000		93	N/A
Gryska-Boles	123.4	\$348,038	\$282,000		93	N/A
West-Osili-Moody	107.9	\$119,776	\$111,000		96	N/A
Myaa Fallon	103.0	\$389,710	\$378,400		90	N/A
Capozucca-H-W	102.2	\$617,228	\$604,200		76.4	22.4

### CATEGORY I



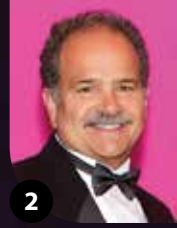
**1**  
MALKA ARONY  
CAVE CREEK, AZ



**2**  
LORI VAUGHN  
PORTLAND, OR



**1**  
ROBIN ANDRADE  
KINGSTON, MA



**2**  
GEORGE FARENTHOLD  
WASHINGTON, DC



**1**  
TIMOTHY LEARY  
BUFFALO, NY



**2**  
JANIS PITTS  
MOORINGSPOUT, LA

### CATEGORY II

### CATEGORY III

### CATEGORY IV



**1**  
GEORGE MURRY  
MONTGOMERY, AL



**2**  
RALPH BEARD  
FRANKLIN, TN



**1**  
MARK FLEMM  
LEECHBURG, PA



**2**  
NOEL ROBBINS  
WESTERVILLE, OH



**1**  
TOMMY FLYNN  
SPOKANE, WA



**2**  
DEE HETTINGER  
WICHITA, KS

### CATEGORY V

### CATEGORY VI

### CATEGORY VII



**1**  
DIANNA LUEKE  
BUFORD, GA



**2**  
JULIE FREEMAN  
WARMINSTER, PA



**1**  
CELIA O'DELL  
NETTIE, WV



**2**  
CALVIN MAZURKEWICH  
SASKATOON, SK

### CATEGORY VIII

### FIRST SIGNED TG



ANGEL LEE  
OWINGS MILL, MD

### TOP MANAGERS

### CATEGORY I



**1**  
CHRISTA DAVIS  
SAN DIEGO, CA

### CATEGORY II



**1**  
MORGAN BREIER  
SWARTZ CREEK, MI

### CATEGORY III



**1**  
LISA JOHNSON  
SUMMERSVILLE, WV

## INDIVIDUAL REPS: OCTOBER

Category	Rank	Cards	Obj	% Obj	
I	1	Malka Arony	7,677	3,796	202.2%
I	2	Lori Vaughn	2,314	1,237	187.1%
I	3	David Scalisi	1,258	1,217	103.4%
II	1	Robin Andrade	3,306	1,212	272.9%
II	2	George Farenthold	1,620	1,173	138.1%
II	3	Carmella Swanson	1,352	1,021	132.5%
III	1	Timothy Leary	1,250	848	147.5%
III	2	Janis Pitts	1,312	920	142.6%
III	3	Anna Guido Rohrer	1,337	1,006	132.9%
IV	1	George Murry	2,573	728	353.4%
IV	2	Ralph Beard	1,168	766	152.5%
IV	3	Irene Rurycz	804	704	114.2%
V	1	Mark Flemm	681	573	118.8%
V	2	Noel Robbins	706	601	117.5%
V	3	Kevin McKeen	649	565	114.8%
VI	1	Tommy Flynn	1,098	550	199.6%
VI	2	Dee Hettinger	1,064	561	189.5%
VI	3	Kevin McKeen	649	565	114.8%
VII	1	Dianna Lueke	1,214	550	220.7%
VII	2	Julie Freeman	895	550	162.7%
VII	3	Lou Nell Busby	660	550	120.0%
VIII	1	Celia O'Dell	2,794	550	508.1%
VIII	2	Calvin Mazurkewich	1,945	550	353.6%
VIII	3	John Keliher	788	550	143.2%
Rookie	1	Celia O'Dell	2,794	550	508.1%
IceBreaker	1	Calvin Mazurkewich	1,945	550	353.6%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	David Scalisi	16,878	12,167	138.7%
II	*1	Robin Andrade	18,061	12,116	149.1%
II	2	Rona Pileggi Spano	14,343	10,946	131.0%
III	*1	Janis Pitts	14,263	9,202	155.0%
III	2	Kathy Pappas	12,349	8,464	145.9%
III	3	William Rol	11,745	8,454	138.9%
IV	*1	George Murry	9,784	7,280	134.4%
IV	2	Cas Robinson	9,406	7,442	126.4%
IV	3	Ralph Beard	7,950	7,662	103.8%
V	*1	Noel Robbins	8,431	6,010	140.3%
V	2	Thomas Nejman	5,710	5,987	95.4%
VI	*1	Tommy Flynn	7,052	5,500	128.2%
VI	2	Dee Hettinger	6,258	5,615	111.5%
VI	3	Erica Dalager	5,824	5,644	103.2%
VII	*1	Lou Nell Busby	11,724	5,500	213.2%
VII	2	Dianna Lueke	10,622	5,500	193.1%
VII	3	Barbara Rabelo	5,172	5,500	94.0%
VIII	*1	Ryan Gregoli	12,146	5,500	220.8%
VIII	2	Celia O'Dell	11,423	5,500	207.7%
VIII	3	Tori Snowden	10,649	5,500	193.6%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: OCTOBER

Category	Rank	Cards	Obj	% Obj	
I	1	Christa Davis	13,520	10,891	124.1%
I	2	Katherine Pratt	5,352	5,826	91.9%
II	1	Morgan Breier	5,541	4,718	117.4%
III	1	Lisa Johnson	4,478	2,498	179.3%
III	2	Lindsay McClelland	5,576	4,125	135.2%

## MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	J T Tasker	59,705	62,314	95.8%
II	*1	Tami Williams	60,193	53,995	111.5%
II	2	Morgan Breier	46,215	47,183	97.9%
III	*1	Lisa Johnson	28,668	24,981	114.8%
III	2	Billy Sauers	39,026	37,733	103.4%

## MOST ORIGINAL CARDS GENERATED: YTD



**1**  
WILLIAM ROL  
HONOLULU, HI

**2**  
WILLIAM ROL  
8,208

**2**  
ROBIN ANDRADE  
7,602

**3**  
ANNA GUIDO ROHRER  
7,411

GC = 2022 PR Growth Council Member

### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 6,000 leads whichever is greater. To be recognized, Rep must meet 90% of Growth objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 90% of Growth objective.

# WORLD'S GREATEST BONUS



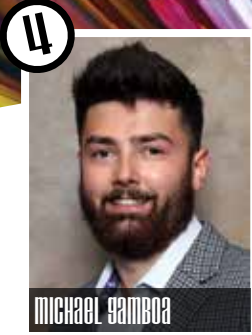
**MARSHALL FERNANDEZ**  
\$76,159  
AO



**SALAU R KHORRAMI**  
\$66,327  
AO



**DANIEL PARAVISI**  
\$52,875  
AO



**MICHAEL GAMBOA**  
\$45,946  
AO



**TODD KRUPA**  
\$44,926  
AO

## OCTOBER BONUS LEADERS

PAYOUT: \$4,073,947

QUALIFIERS: 3,344

\$76,159	Marshall Fernandez
\$66,327	Salaur Khorrami
\$52,875	Daniel Paravisi
\$45,946	Michael Gamboa
\$44,926	Todd Krupa
\$34,350	Firat Ucar
\$33,805	Carrington Hanna
\$33,422	Serge Brouillette
\$32,951	Carmen Arroyo
\$30,960	Kevin Musai
\$22,149	Trevor Bailey
\$22,070	Justin Neal
\$21,414	Franko Bilbili
\$21,027	Joshua Dishong
\$20,677	Kristi Basho
\$19,259	Elvis Tinaj
\$18,482	Roger Fung
\$18,093	Dina Boghdady
\$17,609	Ian Pickett
\$17,405	Roger Fredericks
\$16,903	Alan Sedaghat
\$16,320	Jihad Ottallah
\$15,855	Brock Lampee
\$15,620	Arturo Romero
\$15,390	Jake Kim
\$14,618	Alexander Gomez
\$14,308	Lindsey Gilbert
\$14,298	Brittmarie Yarian
\$13,679	Connor Cook
\$13,639	Kevin Ishikane
\$13,073	Hussein Kutkut
\$12,715	Brandon Bennett
\$12,713	Jessie Holland
\$12,676	Tanner Duy
\$12,410	Ashley Mysza
\$12,402	Vivian Trinh
\$12,303	Jillian Getz
\$12,245	Braydon Cameron
\$12,153	Oleg Novitchii
\$12,081	Noor Musleh
\$11,905	Evan Pinkerton
\$11,903	Damaris Trejo
\$11,564	Ashkan Khoshmagham
\$10,964	Omar Hashimi
\$10,962	Erald Tomorri
\$10,711	Nick Scordos
\$10,609	Daniel Rock
\$10,187	Robert Joseph
\$10,169	Daoud Naser
\$10,041	Michele Stewart

\$9,747	Ladan Rahbary
\$9,632	Brandon Neal
\$9,616	Pa Aliou Kasseh
\$9,390	Mathew Kahwaji
\$9,331	Zackarea Hakim
\$9,213	Bobby Park
\$8,984	Jensen Symonds
\$8,978	Vitaliy Stoykevich
\$8,971	Michael van Delft
\$8,747	Klaudio Martinaj
\$8,724	Andi Ifitju
\$8,660	Rebecca Amundson
\$8,546	Joshua Elkins
\$8,509	Samuel Marzula
\$8,474	Melissa Hayfa
\$8,328	Carlos Zambrano
\$8,319	Damian Woods
\$8,319	Leyna Tran
\$8,307	Dmitry Pendro
\$8,240	Christina Konstanzer
\$8,208	Alexander Nachman
\$8,188	Elmar Aslami
\$8,095	Fran Tinaj
\$8,053	Jessica Davis
\$8,030	Marvelle Sanchez
\$7,953	Alex Jankowski
\$7,773	Aref Sayegh
\$7,761	Dirk Devries
\$7,735	Elba Diaz
\$7,648	Aaron Chen
\$7,580	Edward Leon
\$7,232	Giovanni Vacca
\$7,214	Samuel Morrison
\$7,208	Tanner Duy
\$7,195	Panaris Bregu
\$7,094	Gunnar Jorstad
\$7,090	Muhammad Mansoor
\$7,036	Ashley Rust
\$6,974	Kyle VanBibber
\$6,869	Massoud Vaziri
\$6,860	Joey Kennedy
\$6,809	Joseph Gojcaj
\$6,768	Alvin Ali
\$6,675	Dalton Cassavoy
\$6,653	Javier Diaz
\$6,650	Nathan Labranche
\$6,646	Luis Holguin-Juarez
\$6,586	Roydon Riki
\$6,556	Sherine Zahra
\$6,518	Joachim Jean
\$6,516	Michael Valent

\$6,485	Nikolla Luljguraj
\$6,462	Diego Demerath
\$6,420	Max Quasem
\$6,413	Vanessa Forouzan
\$6,388	Jennifer Ragan
\$6,364	Lily Sakai
\$6,355	Christina Salvatore
\$6,348	Ethan Tolbert
\$6,286	Endri Shkambi
\$6,282	Spencer Kozelj
\$6,217	Roberto Samano Diaz
\$6,208	Razan Zarba
\$6,101	Matthew Zang
\$6,072	David Bilotti
\$6,043	Ryan Clawson
\$5,947	Brandon Freeman
\$5,912	Mary Ramirez
\$5,863	Elijah Burdette
\$5,842	Gage Harrington
\$5,809	Bryan Juskiw
\$5,798	Tabitha Sanders
\$5,760	Cross Stepkowski
\$5,753	Donald Wolak
\$5,692	Steffanie Sainato
\$5,677	Jin Chen
\$5,665	Joseph Hervatine
\$5,655	Sylvain Kalombo
\$5,583	Francesco Romano
\$5,570	Montzer Alwatan
\$5,527	Shiva Latify
\$5,487	Vania Noriega
\$5,408	Michele Faul
\$5,321	Abraham Mogilevsky
\$5,262	Obidha Mansour
\$5,232	Jordon Graham
\$5,180	Sergio Hernandez
\$5,160	Michael Battaglio
\$5,115	Michael Maloney
\$5,098	Kashala Guiden
\$5,090	Christopher Eddinger
\$4,992	Khadijah Muhammad
\$4,975	Hecy Rivas
\$4,974	Jonathan Lu
\$4,943	Jesse Fullmer
\$4,912	Mariam Alabi
\$4,904	Phillip Peavey
\$4,903	Michael McKiernan
\$4,826	Tayari Otis

\$4,786	Jarell Kimble
\$4,768	Darrell Asbell
\$4,762	Cash Sampson
\$4,752	Sasha Oakes
\$4,740	Danial Arif
\$4,693	Joshua Notte
\$4,690	Kelly Nelson
\$4,688	Calvin Judd
\$4,686	Yuhung Yeh
\$4,659	Jennifer Savino
\$4,611	Andrew Brown
\$4,576	Manique Sala
\$4,573	Humberto Romero
\$4,556	Marisa Brockway
\$4,506	Dillon Zartman
\$4,497	Dominick Nieves
\$4,491	Courtney Somsan
\$4,489	Vienna Howat
\$4,471	Tierra Williams
\$4,467	Jacqueline Prieto
\$4,414	Damon Stroup
\$4,376	Sanad Altal
\$4,357	Carlos Iraheta
\$4,347	Clayton Slaughter
\$4,345	Anaka Moss
\$4,315	Michael Ellis
\$4,298	Meardey Kim
\$4,273	Tyler McKnight
\$4,269	Aisha Ahmad
\$4,228	Donald Lewis
\$4,210	Austin Ewing
\$4,136	Eric Snyder
\$4,131	Anthony Williams
\$4,118	Asiguy Haugabook
\$4,088	Lamita Dahdad
\$4,068	James Hodges
\$4,030	Lady Avila
\$3,999	Yatianna Tirado
\$3,977	Ryan Cummings
\$3,963	Adrian Horsham
\$3,960	Jesus George Linares
\$3,958	Thomas Burks
\$3,956	Alessandro Succuro
\$3,953	Mark Krog
\$3,931	Christina Ande
\$3,909	Nikolai Zollinger
\$3,872	Gavin Gambhir
\$3,871	Patrick Keohane
\$3,871	Brian Herb
\$3,852	Francis Barrientos
\$3,820	Steven Elliott

\$3,804	Genevieve Clements
\$3,784	Harvey Quinn
\$3,767	Christopher McGlynn
\$3,763	Andrea Schmitt
\$3,759	Chilynn Acevedo
\$3,736	Osiris Kessinger
\$3,740	Ariel McAlister
\$3,740	Lamine Diakhate
\$3,736	Laura Chavez
\$3,723	Fritznel Octave
\$3,712	Sherrie McCarty
\$3,708	Jozef Tinaj
\$3,700	Madeylen Meza Castro
\$3,696	Clarence Harvin
\$3,689	Richard Millington
\$3,679	Mason Duty
\$3,672	Meenakshi Chavis
\$3,665	Magaly Una
\$3,656	Tyler Teague
\$3,578	Samuel Benton
\$3,576	Malik Duncan
\$3,570	Eyad Awdi
\$3,567	Oscar Gastelum
\$3,561	Jennie Pierce
\$3,558	Ellen Tuttle
\$3,469	Anthony Spataro
\$3,441	Samuel Huston
\$3,441	Chris Anderson
\$3,429	Tony Georges
\$3,410	Farnaz Fotovat Ahmadi
\$3,399	Calvin Irving
\$3,388	Christina Scanlon
\$3,371	Yadira Padilla
\$3,368	Alex Miller
\$3,336	Jadwiga Martins
\$3,327	Mitchell Mickovic
\$3,322	Nadira Singh-Moon
\$3,311	Kasali Kotun
\$3,277	Shane Havel
\$3,275	Kenneth Barker
\$3,270	Tjijere Morrow
\$3,265	Zeenat Sanni-Balogun
\$3,258	Lleison Martinez
\$3,253	Kaiden Herald
\$3,247	Erin Gonzalez
\$3,240	Simon Reichert
\$3,229	Dane Nixon
\$3,225	Michael Ribovich
\$3,219	Brian Herb
\$3,218	James Sherwood
\$3,200	Steven Elliott

\$3,188	Lindsey Stakset
\$3,173	Taylor Patrick
\$3,162	Ryan Bevan
\$3,135	Ervin Metaj
\$3,119	Yakoub Zokari
\$3,112	Osiris Kessinger
\$3,104	Rackeem Miller
\$3,097	Cole Kushik
\$3,091	Richarda Joseph Garcia
\$3,090	Devon Conway
\$3,077	Jozef Tinaj
\$3,067	Andrew Chambers
\$3,064	Scott Urbanowicz
\$3,055	David C Williams
\$3,044	Christopher Bungay
\$3,026	Gabriel Fernos
\$3,012	Patrice Charles
\$2,952	Vinecia Moore
\$2,947	Cameron Taylor
\$2,943	Malik Reed
\$2,926	Viktorious Dugan
\$2,924	Mary Munsey
\$2,905	Brad Toyama
\$2,905	Robert Skok
\$2,903	Andrew Severson
\$2,894	Michael Geyer
\$2,894	Christabel Ornelas
\$2,883	Lu Zhang
\$2,883	Jason Ashline
\$2,877	Christian Gilman
\$2,876	Byron Patterson
\$2,873	Babajide Obashoto
\$2,868	Zachary McCormack
\$2,867	Joseph Bokros
\$2,867	Irma Gallardo
\$2,863	Alipate Makaui
\$2,857	Ryan Vance
\$2,856	Nathan Frahm
\$2,844	Nicholas Beyer
\$2,838	Anne Banco
\$2,833	Damon Blackman
\$2,822	Lleison Martinez
\$2,821	Santino Ciocca
\$2,819	Oskarina Gonzalez
\$2,818	Leoda Bradshaw
\$2,811	Brianna Baker
\$2,809	Leonardo Perez
\$2,807	Emily Buelow
\$2,798	Agnieszka Kusper
\$2,782	Juan Nunez

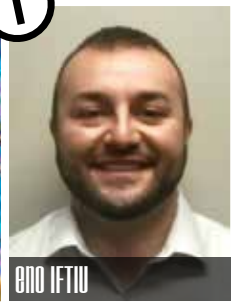
\$2,777	Tennison Mather
\$2,776	Maria Diring
\$2,762	Al-Shakise Anderson
\$2,755	Jeannieliza Solis
\$2,754	Yendy Avellaneda
\$2,744	Dan Ikei
\$2,741	Natalia Beltran Hernandez
\$2,736	Adam Kidikas
\$2,714	Ian Adams
\$2,711	Asante Jackson
\$2,705	Brittany Rhodes
\$2,699	Eni Sako
\$2,698	Stephanie Dunbar
\$2,682	Chase Snider
\$2,672	Matthew McDowell
\$2,670	Joanna Rowland
\$2,668	Conner White
\$2,656	Jabari Fitzpatrick
\$2,653	Kristin Trammer
\$2,650	Jared Guglielmino
\$2,648	Marian Gerges
\$2,631	Troy Henderson
\$2,630	Cheri Naslund
\$2,625	Greta Wilson
\$2,615	Tanner West
\$2,609	Lindsay Staffieri
\$2,608	Mohamad Salim
\$2,608	Bruce Tan
\$2,589	Maria M Ramirez
\$2,588	Nicole Bolognesi
\$2,578	Morganne Bailey
\$2,575	Alex Smith
\$2,568	Kelechi Aniele
\$2,563	Jennifer Anthes
\$2,562	Trace Cary
\$2,551	Gregory Caldwell
\$2,550	Danica Rivera
\$2,548	Stuart Pagan
\$2,539	Austin Macias
\$2,530	Rodney Williams
\$2,525	Patricia Santamarina
\$2,516	Stephen Bowen
\$2,516	Shanna Cote
\$2,499	Anthony Ferguson
\$2,498	Richard Tabanji
\$2,492	Donald Hollen
\$2,488	Charles Nacovsky
\$2,485	Andrew Bogeas
\$2,483	Alek Lichniak

\$2,482	Christopher Jeantet
\$2,481	Trea Fantin
\$2,480	Gregory Northrup
\$2,465	Mario Andres Chavez
\$2,458	Triston Miller
\$2,457	Jennifer Sosa
\$2,451	Richard Sidoti
\$2,448	Constance Tutteleleapaga
\$2,446	John Curry
\$2,434	Malcolm Howard
\$2,427	Joshua Bacchus
\$2,417	Yanicka Ghoston
\$2,408	Anthony Solano
\$2,405	Joseph Hedborn
\$2,402	Alon Barnur
\$2,401	Calvin Dickherber
\$2,401	Dana Martin Gonzalez
\$2,398	Frederick Holguin
\$2,378	Paola Ramos
\$2,377	Brett Colliton
\$2,363	Brooklyn Brooks
\$2,357	Angela Rodriguez
\$2,355	Matthew Lockyer
\$2,355	Henry Jacobs
\$2,352	Jamie Caldwell
\$2,351	Joseph Michelin
\$2,349	Cassandra Pinto
\$2,348	Robert Jackson
\$2,347	Joel Trask
\$2,345	Alvin Johnson
\$2,343	Joaquim Santos
\$2,340	Marlena Williamson
\$2,336	Talon Trent
\$2,332	Alexis Palacio
\$2,326	Logan Klink
\$2,319	Christopher Vaughn
\$2,312	Kareem Taylor
\$2,289	Josiah Talton
\$2,286	Olga Santillanes
\$2,283	Brent Henderson
\$2,280	Mia Bakos
\$2,274	Daniel Arzate Roa
\$2,274	Andrea Brown
\$2,273	Kelly Martinez
\$2,261	Jessica Yates
\$2,259	Marvin Fernandez
\$2,256	Jacqueline Kabluyen
\$2,254	Paige Zuzick
\$2,242	Danny Soury
\$2,238	Sleiman Yammine
\$2,234	Travis White
\$2,233	Emily Klich
\$2,233	Blake Tomblin
\$2,228	Madelyn Sanders
\$2,225	Vanessa Rodriguez
\$2,224	Ryan Hritz
\$2,221	Matthew Conrad
\$2,212	Jeremy Gillum
\$2,205	Greta Wilson
\$2,200	Dylan Jackson
\$2,196	Victoria Lopes
\$2,191	Adem Abdula
\$2,184	Olga Tsyball
\$2,179	Mariana Morales
\$2,176	Josiah Brown
\$2,171	Anthony Washington
\$2,170	Monica Lee
\$2,169	Sean Merritt
\$2,166	Oludoyin Omolaja
\$2,165	Christy Anderson
\$2,164	Bailey Zeigler
\$2,162	Kayla Kuhn
\$2,161	Denzil Latimore
\$2,150	Lincoln Dziekonski
\$2,150	Harbi Hamdan
\$2,144	Jenny Alvarez
\$2,143	Kristina Tuttle
\$2,140	Kian Frost
\$2,138	Brandon Brown
\$2,136	Joseph Kanaan
\$2,132	Ryain Lee
\$2,129	Sarah-Marie Sandford
\$2,129	Carl Weydeman
\$2,118	Lindsey Dettwiller

\$2,113	Sara Flanagan
\$2,110	Connor O'Donnell
\$2,108	Jason Gibson
\$2,107	Elizabeth Wallin
\$2,106	Cassandra Dieudonne
\$2,098	Ian Kouba
\$2,078	Jacob Reiter
\$2,073	Ian Zollos
\$2,070	Kory Louvelle
\$2,069	Amber J Smith
\$2,068	Nicholas Triantafyllidis
\$2,059	Anton Sinishtaj
\$2,058	Daniel Li
\$2,051	Dan Devries
\$2,047	Dennis Wariboko
\$2,043	Sabrina Agostini
\$2,039	Samson Adelufosi
\$2,036	Belinda Ward
\$2,036	Jeric Fry
\$2,030	Christian Cox
\$2,023	Joseph Seus
\$2,019	Hunter Bischoff
\$2,018	Devon Hingsperger
\$2,012	Shriyah Sadana
\$2,012	Georgia Zorbas
\$2,006	Trace Johnson
\$2,002	Minh Phung
\$1,976	Aaron Patt
\$1,970	Nathan Garlow
\$1,970	Taylor Ahlgrim
\$1,967	Troy Plummer
\$1,958	Lorena Herndon
\$1,953	Nella Lejeune
\$1,953	Sedou Malembe
\$1,951	Jimmie Parsons
\$1,950	Luisa Shiroma
\$1,946	Patricia Zeitz
\$1,945	Raheem Nubani
\$1,943	Kacey Morgan
\$1,943	Kris Nalibani
\$1,937	Heather Valdes
\$1,935	Leonard Pataca
\$1,933	Ruben Terrero
\$1,930	Clayton Strawderman
\$	

# LEADERSHIP BONUS

1



**ENO IFTIU**  
\$149,621  
AO

2



**MARK DUSHAJ**  
\$93,723  
AO

3



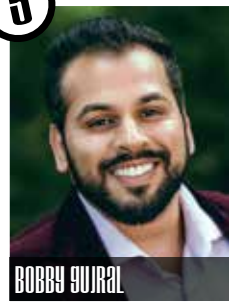
**ZACKAREA HAKIM**  
\$83,893  
AO

4



**ARIF HAJRO**  
\$81,557  
AO

5



**BOBBY GUJRAL**  
\$67,893  
AO

## OCTOBER BONUS LEADERS | PAYOUT: \$3,287,946 | QUALIFIERS: 808

\$ 149,621 Eno Iftiu	\$ 13,272 Ryan Stenglein	\$ 7,278 Bobby Park	\$ 5,367 Nakita Fortin	\$ 3,993 Paul Rumbuc	\$ 3,026 Saury Espaillet
93,723 Mark Dushaj	13,143 Mike Paragiou	7,192 Evan Stewart	5,312 Jake Yagjian	3,986 Karen Salek-Cuzmar	3,010 Malcolm Pasquier
83,893 Zackarea Hakim	13,123 Carlo Buhay	7,171 Aaron Friedlander	5,257 Jonathan Ballard	3,983 Eldine Mpanzu	2,998 Aaron Parks
81,557 Arif Hajro	12,797 Bobby Hamilton	7,079 Justin Maska	5,232 Levar Morgan	3,966 Austen Oakes	2,995 Adem Abdula
67,893 Bobby Gujral	12,425 Elio Mertiri	7,073 Joseph Gojcaj	5,229 Ryan Witham	3,965 Reynolds Akuamoaa	2,963 Daryl Graham
65,396 Alon Barnur	12,171 Jihad Ottallah	6,859 Melinda-Rae Lyse	5,176 Zachary Hager	3,880 Jimmy Quifille	2,958 Maurice Brown
56,321 Jessica Chang	12,119 Arturo Romero	6,845 Christopher Bentley	5,100 Steven Warner	3,819 Joshua Jackson	2,956 Ryan Martin
51,910 Andi Iftiu	12,038 Kristi Basho	6,817 Aaron Piotrowski	5,071 Bruno Nuro	3,806 Shahab Mahdavejad	2,941 Corey Helly
49,731 Mark Neilson	11,873 Endri Shkambi	6,776 Noah Vongunden	5,046 Nikola Homesin	3,795 Jacob Krieger	2,941 Joshua Notte
47,014 Matthew Conrad	11,520 Carrington Hanna	6,750 Jadwiga Martins	5,012 Mark Auvil	3,775 Pa Aliou Kasseh	2,935 Derek Foore
46,876 Klaudio Martinaj	11,475 Ashley Rust	6,745 Edward Leon	4,944 Melissa Sidoti	3,775 Pa Aliou Kasseh	2,931 Bradley Christiansen
46,101 Joshua Olin	10,994 Michael Maloney	6,689 Elvis Cartaya	4,905 Kyle VanBibber	3,762 Brandon Hughes	2,928 Jordan Stelzer
45,013 Daniel Li	10,934 Brandon Minor	6,670 Tennon Mather	4,879 Sabrina Agostini	3,726 Breana Noggles	2,906 Havis Alvarado
41,781 Joseph Crivelli	10,788 Vincent Massari	6,624 Daniel Perkins	4,847 Tanner Duy	3,690 James Fangmann	2,897 Jorge Toribio
40,878 Meaghan Krescko	10,533 Chilynn Souiri	6,606 Christopher Larsen	4,834 John Catalano	3,602 Evan Donoghue	2,884 Samuel Artzis
33,906 Zach Otto	10,330 Eric Thompson	6,572 Clayton Slaughter	4,799 Timothy Welsh	3,582 Jonathan Giaco	2,868 Jadelene Welty
32,945 Bledar Bane	10,036 Taleb Jammoul Hajali	6,539 Matthew Hunsberger	4,714 Dmitry Pendro	3,567 Laura Graham	2,865 Brandon Summerton
32,596 Joe Lewo	10,021 Giovanni Vacca	6,467 Sebastian Hill	4,680 Stephanie Burghardt	3,545 Alexandra Berberich	2,862 Justin Diaz
31,565 Joseph Tomanovich	9,955 Joseph Stahulak	6,391 Zachery Kertulis	4,658 Manique Sala	3,489 Manique Sala	2,860 Sarah Saleim
31,515 Kevin Gillum	9,643 Beau Cullen	6,309 Caren Deanda	4,604 Dianka Blash	3,443 Steven Dell	2,847 Patrick Knouse
30,977 Jozef Tinaj	9,574 Conor Markins	6,291 Michael Gerstein	4,583 Brent Bowling	3,423 Mario Borino	2,838 Michele Stewart
29,034 David Carpenter	9,545 Klyo Vidal	6,277 Alexander Gomez	4,566 Sean Shephard	3,409 Diego Vargas	2,827 Hasan Ghazal
27,551 Bruce Viaje	9,291 Chilynn Acevedo	6,132 Michael Botond	4,562 Alan Sedaghat	3,387 Ngan Pham	2,825 Jeffrey A Smith
26,377 Jenny Kim	9,252 Gregory Rudolph	6,116 Andrew Hynan	4,558 Tanner West	3,366 Jeffery Thiel	2,800 Daniel Zotter
24,132 Ornela Martinaj	9,138 Darrell Asbell	6,075 Massoud Vaziri	4,508 Daniel Pacheco	3,351 Dale Fortune	2,765 Justin Adams
23,365 Scott Wheeler	9,068 Dustin Hess	6,067 Ervin Metaj	4,484 John Collins	3,344 Michael Birmingham	2,755 Devin Moore
22,309 Braydon Cameron	9,010 Selale Booher	6,048 David Wang	4,473 Preston Klutz	3,344 Bryce Engstrom	2,754 Ariana Jones
20,650 Jennifer Ragan	8,991 Nikolla Lulgjuraj	5,982 Travis Vaughn	4,368 Mercedes Bens	3,306 Phi Phan	2,744 John Curry
19,768 Mathew Kahwaji	8,969 Travis Picklesimer	5,979 Timothy Wilson	4,367 Kade Beck	3,297 Marisa Willgruber	2,744 Fouad Gerges
18,719 Jonathan Rindt	8,916 Michael McKiernan	5,860 Veronica Coval	4,331 Heriberto Chavez	3,258 Matthew Ward	2,734 Lalitha Janardhanan
18,617 Luay Ghawi	8,799 Ian Zollos	5,832 Jake Gelb	4,310 London Burnett	3,213 Estephanie Montecillo	2,733 Michael Jang
18,453 Paul Samra	8,610 Jillian Getz	5,828 Viktorious Dugan	4,309 Carlos De Sousa Cardozo	3,208 Jessica Daniels	2,733 Erica Robertson
18,326 Dustin Dunbar	8,581 Duane Shaw	5,813 Doron Freud	4,293 Derek Johnson	3,200 Christopher Botelho	2,732 Shawn Feistamel
17,796 Blake Higuchi	8,513 Cory Moncol	5,763 Razan Zarba	4,291 Paige Zuzick	3,183 Francesca Veltri	2,694 Deborah Bailey
17,496 Katelyn Ucar	8,501 Christian Gojcaj	5,748 Jason Bratin	4,291 Beau Minnick	3,177 Jessica Kay	2,659 Henry Jacobs
17,451 Justin Hermann	8,202 Steven King	5,732 Jesse Fullmer	4,250 Dan Ikei	3,136 Ryne Morozowski	2,638 Nabil Atallah
16,321 Tyler McKnight	8,172 David CWilliams	5,710 Jeremiah Russin	4,228 John Tong	3,127 Parveen Lakhani	2,603 Tiffany Bertao
15,223 Romal Omid	8,165 Mark Bernsdorff	5,690 Ashlynn Orng	4,164 Todd Krupa	3,057 Jaden Goldney	2,600 Patrick Sullivan
15,065 Spencer Kozej	7,950 Tyler Church	5,618 Tami Chaimov	4,129 Alec Seibold	3,056 Carey Hartman	2,581 Dillon Zartman
14,943 William Thomas	7,907 Kevin Appasamy	5,524 Jessie Holland	4,091 Matthew Turnquist	3,052 Adam Wheeler	2,570 Cole Hatfield
14,655 Chris La Fond	7,906 Ryan Slone	5,495 Phillip Rigoli	4,076 Daniel Orr	3,051 Victoria Lewis	2,569 Ashley Johnston
14,548 Nicholas Chuma	7,740 Panaris Bregu	5,474 George Shafiek	4,071 Jhanna Valerio Vivas	3,049 Erin Allen	2,556 Jesse Rennich
14,379 Adrienne Bragas	7,629 Jesse Doherty	5,444 Awa Babou	4,042 Peter Gabranski	3,047 Tristan A Smith	2,553 Mayra Robles
13,733 Michael Lewo	7,411 Tyler Boulden	5,434 Darius Rowan	4,037 Evan Pinkerton	3,047 Lubraska Iguaro	2,553 Sokol Fazliu
13,703 Daniel Prinzo	7,342 James Marks	5,413 Jacob Krakora	4,026 Nixandra Caraballo		2,549 David Ferriolo
13,356 Jeffrey Espinal	7,282 Matthew Abdo				2,544 Daniela Rangel
					1,554 Marcus Pettigrew

\$ 2,510 Luis Holguin-Juarez	\$ 2,019 Jordan Jones	\$ 1,545 Nathan Hunt	\$ 1,219 Kristi Mills	\$ 901 Noe Perez	\$ 645 Tanya Diaz
2,505 Mohamad Awdi	2,008 Carlos Camacho Medina	1,528 Tomarus Burks	1,217 Rielly Maher	894 Nathaniel Magda	638 Nicholas Beyer
2,493 Christopher Rolph	1,989 Matthew Hudlin	1,522 Kenneth Barker	1,215 Alipate Makau	891 Bruce Alford	636 Katy Rivera
2,489 Matthew Diulus	1,985 Mickey Adkins	1,508 Stuart Guthrie	1,211 Lori Hamel Johnson	890 Luciano Valero Vidal	631 Alejandro Sanchez Rios
2,486 Cara DeFiore	1,984 Kingsley Hansen	1,503 Johnny Ly	1,209 Sharon Wright	889 Kasali Kotun	628 Joseph Hogue
2,482 Aliya Johansen	1,952 Devon Chapman	1,487 Britton Costa	1,202 Brandon Hamilton	887 Joshua Goodman	621 Mariah Luquin Botello
2,473 Connor O'Donnell	1,947 Michael Cirelli	1,485 Randall Cook	1,194 Erica Lent	882 Eric Peyton	614 Christian Navarro
2,449 Aimee Olson	1,930 Brian Jerome	1,472 Taylor Ahlgrim	1,192 Slavita Hut	876 Thomas J Vena	605 Alyssa Shamsi
2,440 Marvin Gonzalez	1,927 Nicole Preston	1,462 Rex Munsey	1,186 Daniel Ramirez	875 Timothy Bugge	596 Caitlin Cassidy
2,437 Sierra Kelsey	1,927 Cross Steplowski	1,456 Nicklaus Boker	1,170 Marvin Fernandez	874 Akinyemi Akinseye	590 George Ray
2,411 Samantha Garcia	1,909 Matthew Cartwright	1,455 Robert Jackson	1,161 Jason Ashline	871 Nicholas Gomez	587 Miguel Diego
2,410 Troy Williams	1,894 Abigail Luna	1,453 Evelyn Leon-Perez	1,145 Breyon Williams	870 Jacob Reiter	583 Mackenzie Burchett
2,400 Muzit Berhe	1,886 Priscilla Blanco	1,453 Jesse Weaver	1,131 Luis Luna Rodriguez	864 Steven Counts	570 Mariana Morales
2,391 Michael Geyer	1,856 Jonathan Jones	1,444 Francis Ingulli	1,130 Caitlin Roth	865 Mackenzie Burchett	570 Jose Heredia
2,363 David Staffieri	1,850 Nahomy Ramirez	1,434 Seth Frisby-Jack	1,118 Ashley Clarke	839 Brody Maughan-Evanson	563 Amy Hull
2,350 Kurt-James MacMillan	1,845 Victor Romero	1,433 William Parmeter	1,115 Alex Jankowski	833 Dina Boghdady	561 Herlin Licoucourt
2,340 Anthony Salerno	1,841 Brandon Bennett	1,419 Anthony Solano	1,113 Rebecca Patterson	830 Shawn Jankowski	556 Woodrow Kincaid
2,333 Mark Lahijani	1,822 Molly Remhof	1,413 Ruben Terrero	1,097 Jesus Parra	825 Maria Bonilla Borrego	547 Ross Ewen
2,333 Axel Carrasquel	1,819 Ashkan Khoshmagham	1,410 Ronald Davis	1,089 Priscila Gonzalez	821 Kamal Tayyib	545 Nicki Griffiths
2,331 Brent Henderson	1,817 Venus Grier	1,394 Christina Shanno Baldwin	1,088 Christopher Montoni	813 Daniel Lopez-Velasquez	536 Donald Lewis
2,325 Salaur Khorrami	1,807 Quashade Copney	1,389 Omar Billy	1,082 Tyler Tasa	794 Nicole Wright	534 Jacob Wordhouse
2,297 Patrick Donovan	1,806 Kylee Blehm	1,382 Roger Fredericks	1,080 Emily Klich	792 Anthony Mazurkewicz	532 Marc Futterweit
2,247 Ireland Sirmi	1,801 Matthew Sutton	1,372 Erald Tomorri	1,077 Reginald Flugence	792 Anthony Mazurkewicz	529 Dillon Kuehne
2,223 Jennifer Siregar	1,799 Kevin Musai	1,349 Kurt Evans	1,067 Kwabena Antwi	787 Jean M Joseph	529 Ronald Tungol
2,221 Gunnar Jorstad	1,797 David Bilotti	1,346 Anneli Brandt	1,056 Rachael Fleming	785 Seth-Thomas Ordeneaux	524 Jonathan Ojendi
2,211 Ed-Maggie Myrthil	1,796 Christopher Hintz	1,345 Johny Gerges	1,054 Madelyn Sanders	785 Seth-Thomas Ordeneaux	523 Jermaine Moyer
2,208 Jonathan Conner	1,791 Andrea Schmitt	1,341 Damon Stroup	1,045 Toni-Ann Allen	781 Joy Vann-Austin	522 Rosa Teixeira
2,201 Christopher McGlynn	1,768 Jessica Specht	1,339 Zachery McHattie	1,045 Steve Hartman	780 Alessandro Succurro	520 Aaron Luczak
2,197 Dalton Cassavoy	1,766 Tjyere Morrow	1,330 Awbrey Vachon	1,024 Savannah Schipman	777 Nathaniel Bermes	517 Normaned Arocho Pendas
2,179 Peter Kwiatkowski	1,748 Carliza Rojas	1,300 Awbrey Vachon	1,022 Ashlee Brill	773 Ryan Luera	515 Robert Joseph
2,166 James Sodian	1,747 Jesse Benwell	1,297 Abraham El Refaei	1,019 Andres Cano	766 Alexis Pineiro	513 Dirk Devries
2,163 Carly Williams	1,738 Souley Bah	1,297 Jovanie Scarlett	1,019 Colin Kowet	760 Kadiatou Fofana	
2,150 Jamie Beuschel	1,736 Aubrie Ray	1,284 Michael Panella	1,018 Ryan Queyrouze	757 Carlos Colina	
2,149 Raul Pinto	1,734 Justin Sherman	1,283 Kurt Meaux	1,016 Jaden Londagin	751 Kaiden Herald	
2,148 Matthew McDowell	1,679 Bryon Eddinger	1,283 Michelle Olivo	1,006 Elle Sing	745 Ashley Beasley	
2,142 Laurence Moore	1,663 Scott Urbanowicz	1,281 Aaron Patt	990 Carolyn George	735 Johnny Fuller	
2,122 Ransley Vazquez	1,655 Ryan Hritz	1,280 Alexandra Key	981 Joshua Egyud	731 Alexis Palacio	
2,122 Sean Gillespie	1,654 Iv Menache	1,280 Cristina Fox	977 Alex Kae	720 Nicole Herrin	
2,120 Kara Roenspies	1,644 Michael Conner	1,272 Alexandria Greer	977 Dulce Paz	719 Kelly Ekker	
2,099 Joseph Nelson	1,634 Eric Snyder	1,268 Tina Skalkos	956 Tyler Teague	717 Alex Paguio	
2,092 Behrad Baghbanian	1,633 Enri Sako	1,267 Magda Figueiredo	949 Jennifer Jantzen	712 Andrew Jeans	
2,091 Chris McFoy	1,632 Jabari Thompson	1,262 Ronald Rivera	945 Asante Jackson	702 Valentin Paraiian	
2,083 Andres Liranzo	1,628 Kelechi Anele	1,257 Christopher Buttacavoli	943 Anthony Williams	695 Chris Densham	
2,076 John Santosuosso	1,613 Nelson Desmond	1,253 Rodney Jones	943 Michele Faul	689 Shalom Chaimov	
2,063 Minh Phung	1,582 Melinda Skinner	1,250 Tyrus Whitehead	938 Taurean Flournoy	686 Dylan Jackson	
2,061 Jose Castillo	1,574 Armando Aiello	1,234 Michael Russo	930 Christian Cox	682 Maria Martinez	
2,060 Stephen Davis	1,574 Mitchell McLaughlin	1,232 Ronyae Booker	919 Robert Skok	676 Kendall Wilson	
2,033 Brenna Behan	1,571 Michael Gamboa	1,226 Nairobi Contreras	916 Mohamed Aljahmi	668 Jusem Hajali	
2,029 Monica Montgomery	1,554 Marcus Pettigrew	1,225 Maurice Coleman	904 Stella Roznovan	662 Jason Green	
2,026 Austin Macias			901 Marvin Mondragon	659 Joshua McTier	
2,020 Thor Leighton					

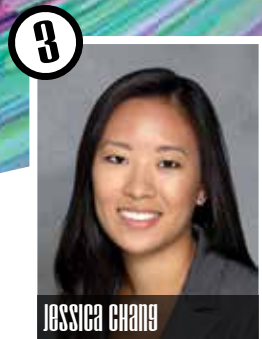
# RGA LEADERSHIP BONUS



**MARIO HAJRO**  
\$347,017  
AO



**MARK NEILSON**  
\$147,527  
AO



**JESSICA CHANG**  
\$86,116  
AO

## OCTOBER BONUS LEADERS

PAYOUT: \$2,010,445 | QUALIFIERS: 195

\$ 347,017 Mario Hajro	\$ 13,703 Brent Bowling	\$ 6,539 Vincent Massari	\$ 4,042 Jake Yagjian	\$ 1,989 Michael Russo	\$ 979 Adam Schaefer
147,527 Mark Neilson	13,681 James Sodan	6,423 Paul Samra	3,986 Patrick Knouse	1,972 Michael Clemente	943 Ryan Crawford
86,116 Jessica Chang	13,582 Gabriela Sime	6,391 Paul Samra	3,880 Darrell Asbell	1,952 Omar Billy	925 Slavita Hut
66,091 Melinda-Rae Lyse	12,427 Brandon Summerton	6,317 Anthony Mazurkewicz	3,781 Tomarus Burks	1,886 Phi Phan	871 Zachary Poker
61,341 Brody Maughan-Evanson	11,868 Corey Helly	6,309 Stuart Pagan	3,775 Carlo Buhay	1,881 Richard Whyte	689 Tami Chaimov
56,080 Bobby Gujral	11,851 Bruce Viaje	6,193 Kelly Ekker	3,567 Yussuf El-Zein	1,791 Andrew Hynan	676 Aaron Piotrowski
56,050 Ryan Stenglein	11,807 Kimberly Hamilton	6,132 Alex Kae	3,489 Sylvain Kalombo	1,768 Giovanni Diduro	649 David Rigney
49,041 Taulant Bane	11,293 Daniel Pacheco	5,780 Alberto Alcalá	3,458 Justin Sutton	1,766 Ashley Rust	583 Joshua Goodman
47,738 Christopher Hintz	10,994 Jonathan Rindt	5,736 Mark Lahijani	3,366 Ashley Wenning	1,747 Christopher Bungay	522 Peter Gabranski
46,876 Eno Iftiu	10,788 Giovanni Vacca	5,736 Mark Lahijani	3,305 Astrid Castrillon	1,574 Alexis Pineiro	
45,596 Jenny Kim	10,669 Adam Kidikas	5,459 John Santosuosso	3,211 Ronald Rivera	1,545 Tucker Gregor	
43,783 Joshua Olin	10,392 Matthew Diulus	5,413 Zachery Kertulis	3,183 Johnny Ly	1,472 Savannah Shipman	
30,001 David Carpenter	10,340 Daryl Graham	5,399 Marissa Neff	2,958 Troy Williams	1,410 Ed-Maggie Myrthil	
28,058 Joseph Tomanovich	9,643 Evan Donoghue	5,370 Daniel Zotter	2,827 Claude Hamilton	1,341 Tim McAdams	
25,815 Justin Adams	9,574 Jeffrey A Smith	5,305 Meaghan Krecsko	2,744 Daniel Orr	1,339 William Dugan	
23,493 Britton Costa	9,010 Kamal Tayyib	5,223 Dustin Dunbar	2,680 Daniel Perkins	1,280 Joey Almeida	
22,695 Joseph Crivelli	8,969 Tony Geer	5,192 Jonathan Phillips	2,638 Doron Freud	1,240 Michael Burningham	
20,205 Reynolds Akuamo	8,893 Steven King	5,184 Jason Bratin	2,603 Jadelene Welty	1,235 Noe Perez	
20,021 Eric Thompson	8,688 Gregory Rudolph	5,045 Luis Velasquez	2,563 Magda Figueiredo	1,222 Brian Jerome	
19,384 Chase Miller	8,610 Arif Hajro	4,992 Yael Enriquez	2,486 Peter Kwiatkowski	1,219 Juan Olvera	
18,719 James Marks	8,561 Sokol Fazliu	4,942 Tyler Worstell	2,400 Devon Chapman	1,215 Paul Kelly	
16,771 Zach Otto	8,338 Scott Wheeler	4,905 Conor Markins	2,350 Hasan Ghazal	1,211 Rielly Maher	
16,601 Mike Paragiou	8,180 William Parmeter	4,879 Elvis Cartaya	2,214 Nicole Preston	1,194 Stephen Bowen	
15,692 Sara Vaz	8,091 Clayton Slaughter	4,508 Sergio Carta	2,170 Randall Cook	1,186 David Bilotti	
15,265 Andrew Bishop	8,038 Jeffrey Espinal	4,473 Michael McKiernan	2,163 Madison Kilburn	1,131 Abigail Luna Rodriguez	
15,223 David Quevillon	7,765 Robert Jackson	4,363 Michael Gerstein	2,148 Patrick Donovan	1,130 Kwabena Antwi	
15,065 Mark Bernsdorff	7,748 Bobby Hamilton	4,293 Stella Roznovan	2,133 David Wang	1,077 Kade Beck	
14,943 Matthew Conrad	7,282 Michael Cirelli	4,250 Blake Higuchi	2,099 Justin Hermann	1,072 Taurean Flournoy	
14,083 Cody Gardner	7,246 Matthew Turnquist	4,228 Massoud Vaziri	2,072 Darrin Roberts	1,019 Matthew Sutton	
13,818 Mark Dushaj	6,750 Jesse Doherty	4,129 Tyler Boulden	2,029 Michael Romero	1,010 Erin Allen	
	6,588 Joshua Jackson	4,071 Klyo Vidal			

# SA/YA DIRECT CODE FIELD TRAINING BONUS



**KEVIN MUSAI**  
\$16,341  
AO



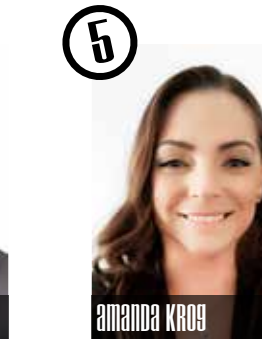
**SCOTT URBANOWICZ**  
\$16,103  
Henderson-Locker



**TROY HENDERSON**  
\$10,607  
S-S-Parks-Salvaggi



**MOHAMED ALJAHMI**  
\$7,519  
AO





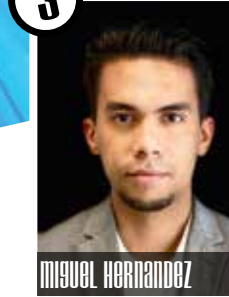


**AMANDA KROG**  
\$6,622  
AO

## OCTOBER BONUS LEADERS

PAYOUT: \$340,262 | QUALIFIERS: 440

\$ 16,341 Kevin Musai	\$ 2,190 Jordan Bayles	\$ 1,390 Weena Centeno-Wade	\$ 1,026 Patrick Sullivan	\$ 787 Ashlyn Lauderdale	\$ 632 Nicole LePage
16,103 Scott Urbanowicz	2,108 Logan Buckley	1,351 Joseph Sixta	1,008 Yasmeli Villasmil	783 Alessandro Succurro	627 Jamie Anguiano
10,607 Troy Henderson	2,060 Mayerlin Ramirez Davila	1,321 Micaiah Morrison	1,003 Selina Maldonado	780 Lukas Yoder	607 Jin Chen
7,519 Mohamed Aljahmi	1,992 Alexis Mena	1,296 Benito Rivas	984 Zayd Alwawi	779 Yasma Powell	595 Anthony Iacovino
6,622 Amanda Krog	1,965 Jared Guglielmino	1,278 Eric Butt	974 Luis Holguin-Juarez	766 Vanessa Rodriguez	592 Elio Mertiri
6,578 Erald Tomorri	1,933 Calvin Judd	1,272 Brandon Bennett	965 Michael Geyer	761 Daniel Nava	579 Nicole Wright
6,393 Maria Lagios	1,902 Meredith Woolverton	1,271 Alejandro Jardon	957 Tyler Dubois	759 Tebi Njilefack	577 Jeffrey Lacerte
5,794 Trea Fantin	1,900 Eric Martinez	1,256 Crystal Sulzer	948 April Gibson	754 Teresa Rasmussen	572 Joshua Elkins
5,719 Vincenzo Montaggioni Colmenarez	1,897 Oriana Malave	1,244 Tammie Sullivan	920 Zayd Burns	750 Erin McCarthy	572 Panaris Bregu
5,513 Michael Lewo	1,809 Jeffery May	1,234 William Speckels	918 Margarita Hickman	747 Ariel Balbuena	560 Nathan Frahm
4,942 Christopher Montoni	1,698 Christina Babcock	1,225 Andres Ricci Moncada	915 Trevor Hawkins	744 Daniel Arif	555 Jozef Tinaj
4,691 Genesis Medina Mendoza	1,690 Montzer Alwatan	1,216 Woodrow Kincaid	911 Jonathan Meyer	734 Cassandra Bryce	542 Calene Rogers
4,625 Milagros Paniccia	1,644 Laurence Moore	1,203 Calvin Irving	904 April Ross	733 Tyler Tasa	540 Connor Adkins
3,985 Ronke Olusegun	1,633 Tyler D Turner	1,201 Race Rogers	896 Brittney Mizer	725 Salaur Khorrami	537 Jamie Caldwell
3,885 Talon Voight	1,628 Wilbert Woods	1,197 Mackenzie Burchett	889 Lyndon Prosser	725 Amanda Urdaneta	534 Daniel Lewis
3,699 Ryan Hritz	1,624 Mercedes Bens	1,191 Garron Moffett	879 Alexandra Berberich	718 Kalyann Bailey	526 Jacob Krieger
3,664 Roger Fredericks	1,605 Juan C Nunez	1,185 Lisa Dohmen	871 Samantha Garcia	715 Omaira Garces Ramonez	524 Brian Herb
3,290 Marvin Fernandez	1,596 Josef Overton	1,171 Jesse Weaver	868 Ethan Tolbert	710 Jonathan Jones	519 Sunday Conine
3,284 Michael Locke	1,588 Jordan Hamrick	1,152 Aldry Asencio	864 Jason Musall	703 Nathalyn Sanchez	515 Dalton Cassavoy
3,224 Peter Poulakis	1,583 Rolando Robledo	1,138 Laura Kologenski	862 Amanda Davis	702 Quinn Boucaud	512 Amy Hull
3,079 Demarios Howard	1,573 Brenna Behan	1,133 Karima Hartani	829 Josefina Lugo	701 Reyes Botello	512 David Gallagher
2,858 Timothy Foote	1,564 Phillip Peavey	1,122 Yolamar Picon Mora	826 Jeff Wentworth	701 Barbara King	508 Madison Fourton
2,671 Dulce Paz	1,540 Estephania Montecillo	1,110 Doris Martinez Garcia	816 Ronyae Booker	697 Alexis Palacio	506 Ronald Tungol
2,593 Jordan Schoof	1,539 Ryan Martin	1,089 Harbi Hamdan	814 Asad Ahmed	697 Dain Bowen	505 Dillon Kuehne
2,579 Lindsey Stakset	1,517 Sasha Oakes	1,085 Tyler McKnight	813 Tina Lopez	675 Sara Lantz	502 Piper Summey
2,550 Carlos Pineda	1,458 Jared Robertson	1,059 Eugene Peugh-Wade	807 Lance Cobbs	668 Janyne Collins	
2,392 Desmond Martin	1,436 Jacob Carter	1,037 Danny Souri	803 Jose Cuellar	658 Lindsay Cary	
2,321 Alex Jankowski	1,434 Peer Shmelzer	1,028 Davina Vo	797 Courtney Weseman	658 Gabriella Weisbom	
2,313 Luciano Valero Vidal			795 Marvin Mondragon	649 Ivana Martin	
			795 Damaris Trejo	648 Heather Spencer	
			794 Amaris Jones		

# REINSTATEMENT BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>NICHOLAS GASPARRO</b> \$6,803 Sabrina Lloyd	<b>ORBY KELLEY</b> \$5,871 S-S-Bendure-Hartwig	<b>MIGUEL HERNANDEZ</b> \$4,810 Josh West	<b>SAMI MOGANNAM</b> \$3,328 Andrew McQuade	<b>BENJAMIN NEWHOUSE</b> \$3,075 Darcy Schrieber

**OCTOBER BONUS LEADERS** | PAYOUT: **\$111,863** | QUALIFIERS: **185**

<b>\$ 6,803</b> Nicholas Gasparro	<b>\$ 1,981</b> Rodney Ward	<b>\$ 1,208</b> Natalie Soboleva	<b>\$ 936</b> Marc Futterweit	<b>\$ 666</b> Lenora Blackstone	<b>\$ 551</b> Brian Morris
<b>5,871</b> Orby Kelley	<b>1,962</b> Zenon Zorij	<b>1,141</b> Shaunte Smith	<b>882</b> Johnny Ly	<b>637</b> Cody Toth	<b>539</b> Gregory Caldwell
<b>4,810</b> Miguel Hernandez	<b>1,938</b> Adem Abdula	<b>1,108</b> Djenabou Diallo	<b>791</b> Alipate Makaui	<b>625</b> Damaris Trejo	<b>522</b> Christopher Campbell
<b>3,328</b> Sami Mogannam	<b>1,834</b> Marc D'Emilia	<b>1,058</b> Hal Herman	<b>739</b> Persuasion Kawaiiima	<b>620</b> Teresa Rasmussen	<b>514</b> Elizabeth Keiderling
<b>3,075</b> Benjamin Newhouse	<b>1,812</b> Nabil Spahi	<b>1,057</b> Peter Kaplanis	<b>723</b> Maurice Baritz	<b>614</b> Duane Shaw	<b>508</b> Fritznel Octave
<b>2,728</b> Mitchell Look	<b>1,547</b> Jack Craig	<b>1,003</b> Agatha Safford	<b>710</b> Kareen Griffith	<b>602</b> Whitney Williams	<b>503</b> Anna Midowicz
<b>2,612</b> Denise Ley	<b>1,527</b> Jack Keiderling	<b>1,000</b> Laurekins Pardovani	<b>688</b> Nadira Singh-Moon	<b>601</b> Funmilola Elumade	
<b>2,257</b> Nikki Crosby	<b>1,353</b> Loraine Patterson	<b>971</b> James C Carter	<b>680</b> Bradley Weigand	<b>576</b> John Orr	
<b>2,090</b> Dason Phaul	<b>1,307</b> Nicholas Beyer	<b>950</b> Meakie Grice	<b>675</b> Isabella Celli	<b>573</b> Patrice Franklin	
<b>1,986</b> Joseph Faisant	<b>1,305</b> Rosetta Wilkinson	<b>945</b> Phylo Phyo		<b>563</b> Michael McClintock	

















**5 BONUS TOTAL: \$9,824,463**

<b>WORLD'S GREATEST</b> \$4,073,947	<b>LEADERSHIP</b> \$3,287,946	<b>RGA LEADERSHIP</b> \$2,010,445	<b>SA/GA TRAINING</b> \$340,262	<b>REINSTATEMENT</b> \$111,863
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

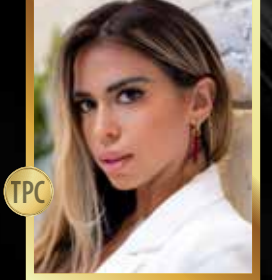
# FOUNDERS CLUB

October Qualifiers—  
Outstanding Producers:

 <b>Daniel Paravisini</b> AO 4 Qualifications \$640,882 Net ALP 92.8 RET	 <b>Ian Pickett</b> AO 7 Qualifications \$165,240 Net ALP 84.2 RET	 <b>Nikolla Luljguraj</b> AO 3 Qualifications \$132,818 Net ALP 88.7 RET
 <b>Michael van Delft</b> Satti-Kanaan 27 Qualifications \$130,943 Net ALP 82.4 RET	 <b>Spencer Kozej</b> Simon Arias 2 Qualifications \$120,693 Net ALP 81.8 RET	 <b>Matthew Zang</b> AO 5 Qualifications \$103,307 Net ALP 82.3 RET
 <b>Brittmarie Yarian</b> Dustin Venekamp 1 Qualification \$99,679 Net ALP 90.4 RET	 <b>Christina Ande</b> Tommy Vena 1 Qualification \$92,154 Net ALP 84.1 RET	 <b>Phi Phan</b> Desi Dimitrova 2 Qualifications \$87,063 Net ALP 81.4 RET
 <b>Roydon Riki</b> Steve Friedlander 2 Qualifications \$80,723 Net ALP 83.7 RET	 <b>Andrew Brown</b> AO 1 Qualification \$75,522 Net ALP 89.0 RET	 <b>Bryan Stoddard</b> Joshua West 3 Qualifications \$74,503 Net ALP 90.2 RET
 <b>Oscar Gastelum</b> Cindy Furer 2 Qualifications \$72,565 Net ALP 86.6 RET	 <b>Donald Lewis</b> Sabrina Lloyd 1 Qualification \$72,308 Net ALP 84.4 RET	 <b>Sarah Saleim</b> Dustin Venekamp 2 Qualifications \$66,371 Net ALP 91.1 RET
 <b>Connor Meakins</b> Satti-Kanaan 2 Qualifications \$65,107 Net ALP 90.2 RET		

# MILLION DOLLAR CLUB

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



**Carmen Arroyo**  
Theodore Pappas  
Contracted 10/19/16  
Qualified 10/31/22  
\$2,056,295 Net ALP



**Marshall Fernandez**  
AO  
Contracted 3/28/21  
Qualified 10/31/22  
\$1,232,975 Net ALP



**Priscila Gonzalez**  
AO  
Contracted 8/12/21  
Qualified 10/31/22  
\$1,006,401 Net ALP



**Gary Slocum**  
Desi Dimitrova  
Contracted 5/30/12  
Qualified 10/31/22  
\$1,003,955 Net ALP

# ENDING THE YEAR WITH HARD WORK & CHEER

## DIRECTORS OF THE MONTH



Leaders growing leaders

### VP of the Month



**Robert Gray**  
Robert had 3.42% growth over October 2021.

### Sales Director of the Month



**Randy Teyssier**  
Randy had 58.50% growth over October 2021.

### PR Director of the Month



**Michelle Baxter**  
Michelle met 105.09% of Objective during October 2022.



**David Zophin**  
President  
American Income Life & National Income Life Divisions

**Here we are, at the home stretch.**  
The final lap. The finish line is in sight and all you have to do is find that energy reserve of yours and let it fuel you straight through until the end of the year. All you have to do is make these last few weeks count.

You've got this. I wanted to start this month's message as straightforward and positive as possible. That's because when we reach this point in the year, not only are we feeling the effects of 11 months of hard work, but we're also juggling all the extra responsibilities the end of the year brings. Traveling, planning, meal prep, get-togethers, and other events and obligations are filling up our calendars, and on top of all that, we're still

expected to keep up with everything else ... including our careers.

It can be a lot, and to manage it all, sometimes we need a little encouragement. We need some reassurance that it will all be worth it.

That, of course, is where I come in. I'm here to tell you, with absolute certainty, your extra time and effort will be worth it. Because when 2022 ends and you look back on these last few weeks of the year, you'll see the fruits of your labor. You'll see that you've put yourself in a great position to start 2023. And you'll see that this is a career that actually rewards hard work.

If you need a little extra encouragement, just take a look at this issue of Spotlight and check out our Top Producers Council. These outstanding individuals are proof that when you give the right amount of time, effort, and commitment to this career, you will see results. So let their incredible performances motivate you. Let them inspire you to set some high goals, and then let nothing keep you from reaching them. After all, it's

exactly what the Council members did, and it worked out pretty well for them.

It might sound simple, but putting forth some extra effort and dedication and following AIL-NILICO's systems and structures are all the ingredients in our recipe for success. There's no secret formula, and there is no luck or fortune involved. There's only you and your will to succeed (and of course, a ticking clock until the end of the year).

So as 2022 comes to a close, take this opportunity to make it the best year of your career. Whether you're part of our Agency force or our PR team, use the last few weeks of the year to show the world what you're made of. Make this final lap count, turning 2022 into a year to remember and giving yourself some awesome momentum for 2023.

Kudos to our Top Producers Council for their incredible work throughout the year. I hope they inspire us all to perform at our absolute best, and I hope the holiday season, the new year, and beyond bring peace, joy, and much success to our entire AIL-NILICO family. 🎉





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Waco, TX 76710

# OCTOBER TOP PRODUCERS

The Monthly Top Achievers include the top Rookie Producer, Veteran Producer, SA, and GA in their respective monthly categories, the top two MGAs and RGAs in Categories I-IV based on monthly % growth, the PR Representative with the most cards generated for the month, and the top two SGAs in Categories I-IV based on monthly % objective.



**ROOKIE  
PRODUCER**

**MARSHALL  
FERNANDEZ**  
\$272,991 NET ALP



**VETERAN  
PRODUCER**

**SALAU KHORRAMI**  
\$200,405 NET ALP



**SA**

**SCOTT URBANOWICZ**  
\$96,086 1ST 6 MONTHS



**GA**

**MARIA LAGIOS**  
\$95,704 1ST 6 MONTHS



**MGA  
CATEGORY III**

**JENNY KIM**  
432.2% GROWTH



**MGA  
CATEGORY II**

**BOBBY GUJRAL**  
297.1% GROWTH



**RGA  
CATEGORY III**

**ENO IFTIU**  
202.7% GROWTH



**RGA  
CATEGORY I**

**MARK NEILSON**  
187.0% GROWTH



**PR REP  
CATEGORY I**

**MALKA ARONY**  
7,677 CARDS



**SGA  
CATEGORY I**

**SIMON ARIAS**  
170.9% OBJECTIVE



**SGA  
CATEGORY I**

**AO**  
166.7% OBJECTIVE